外籍来华人员

支付指南

GUIDE TO

PAYMENT SERVICES

IN CHINA

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

引言

PREFACE

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。

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.

目 录 /CONTENTS

银行卡 Bank Card 03

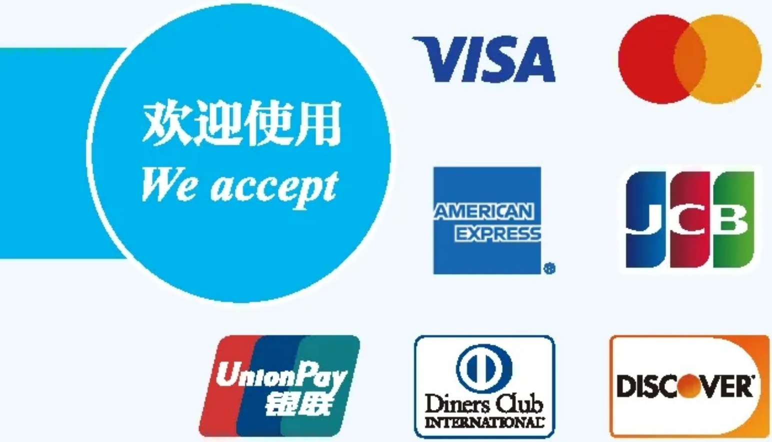
移动支付 Mobile Payment 04
现 金 Cash 15
账 户 Bank Account 16
数字人民币 E-CNY 17

银行卡 / Bank Card

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。

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.


欢迎使用
We accept
VISA
AMERICAN EXPRESS
JCB
UnionPay
银联
Diners Club
INTERNATIONAL
DISCOVER

移动支付/Mobile Payment

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。

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!

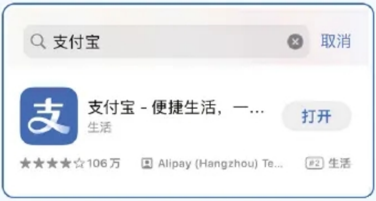
Please watch videos for more details *www.pcac.org.cn*.

1 支付宝 Alipay

（1）在手机应用市场或 Alipay 官网上下载支付宝 App。

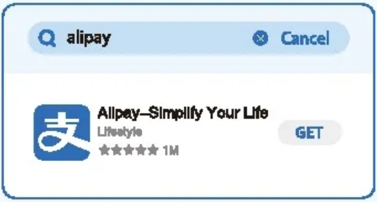
(1) Search for Alipay in the app store or on its official website, and download the app.

移动支付/Mobile Payment



支付宝

取消
支付宝 - 便捷生活，一…
生活
打开
★★★★☆106万
Alipay (Hangzhou) Te…
#2 生活

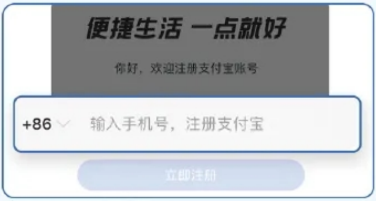


alipay

Cancel
Alipay–Simplify Your Life
Lifestyle
★★★★★ 1M
GET

(2）打开支付宝。使用手机号码注册或登录。

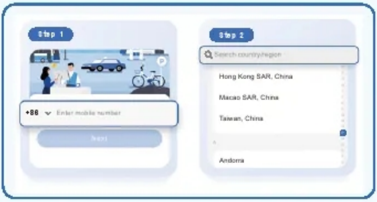
(2) Open the app, and register with your phone number or just sign in if you have already registered.



便捷生活 一点就好

你好，欢迎注册支付宝账号

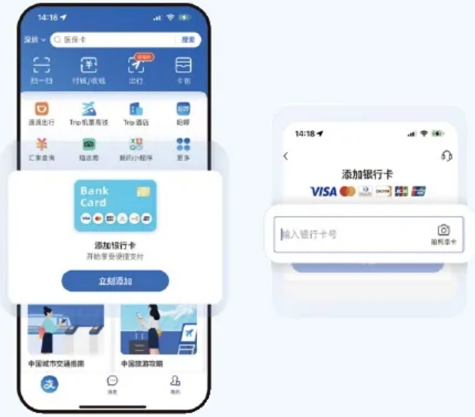
+86
输入手机号，注册支付宝
立即注册

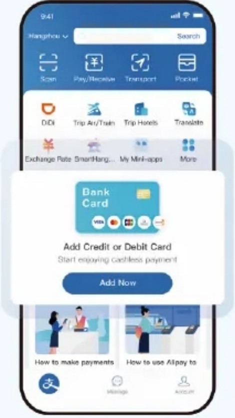

Step 1
+86
Enter mobile number
Step 2
Search country/region
Hong Kong SAR, China
Macao SAR, China
Taiwan, China
Andorra

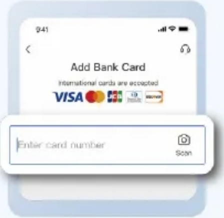
移动支付/Mobile Payment

（3）在支付宝 App 中绑定银行卡。

(3) Add bank cards as shown below.


14:18
深圳
医保卡
搜索
扫一扫
付钱/收钱
出行
卡包
滴滴出行
Trip机票高铁
Trip酒店
哈啰
汇率查询
更多
Bank Card
添加银行卡
开始享受便捷支付
立即添加
中国城市交通指南
中国旅游攻略
14:18
添加银行卡
VISA
输入银行卡号
拍照添卡


9:41
Hangzhou
Search
Scan
Pay/Receive
Transport
Pocket
DiDi
Trip Air/Train
Trip Hotels
Translate
Exchange Rate
SmartHang...
My Mini-apps
More
Bank Card
Add Credit or Debit Card
Start enjoying cashless payment
Add Now
How to make payments
How to use Alipay to
Message
Account


9:41
Add Bank Card
International cards are accepted
VISA
Enter card number
Scan

06

提示

Note

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

Visa, Mastercard, JCB, Diners Club, and Discover cards can all be added to Alipay.

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。

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

（4）扫码支付。

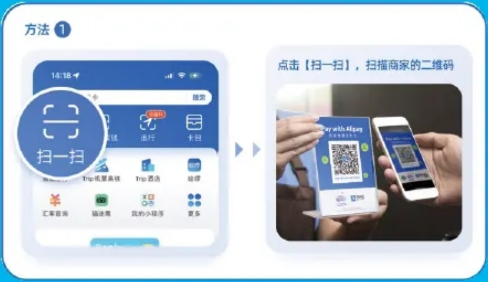
分为主扫 (方式 1) 和被扫 (方式 2) 两种方式。

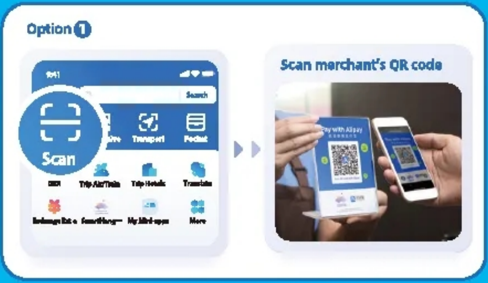
(4) Pay by scanning QR code.

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

方式 1: 点击「扫一扫」，扫描商家的二维码

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

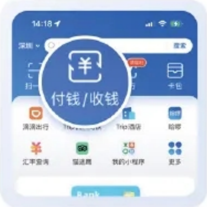

方法 1
扫一扫
点击【扫一扫】，扫描商家的二维码
Pay with Alipay


Option 1
Scan
Search
Transport
Pocket
Trip Air/Train
Trip Hotels
Translate
My Mini-apps
More
Scan merchant's QR code
Pay with Alipay

方式 2: 点击「付钱 / 收钱」, 出示你的的二维码。

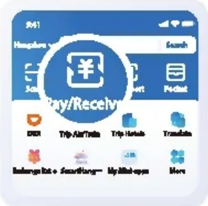
Method 2: Tap "Pay/Receive", and present your QR code to the merchant.

方法 ②


14:18
付钱/收钱
滴滴出行
Trip酒店
翻译
汇率查询
我的小程序
更多

点击【收钱/付钱】，出示您的二维码

Option ②


9:41
Search
Pay/Receiv
Pocket
DiDi
Trip.AirTrain
Trip.Hotels
Translate
More

Present your payment code

按照提示，完成支付流程。

Follow the instructions in the app to complete payment process.

英语服务电话
English Service Hotline

支付宝
Alipay

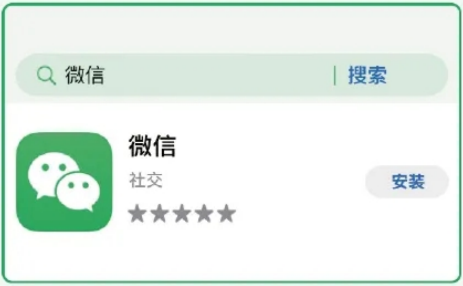
+86-571 2688 6000

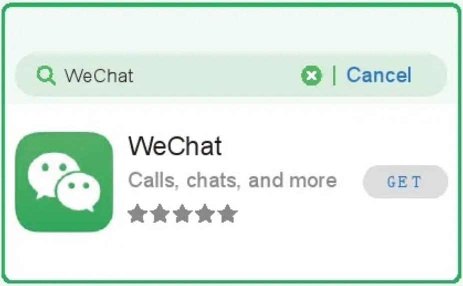
Please dial 0571 2688 6000 if you are using a Chinese number.

2 微信支付 Weixin Pay

（1）在手机应用市场上下载微信 App。

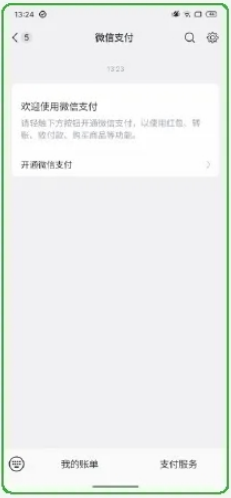
(1) Search for WeChat in the app store, and download it.


微信
搜索
微信
社交
安装


WeChat
Cancel
WeChat
Calls, chats, and more
GET

（2）打开微信支付，使用手机号码注册或登录。

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


13:24

微信支付

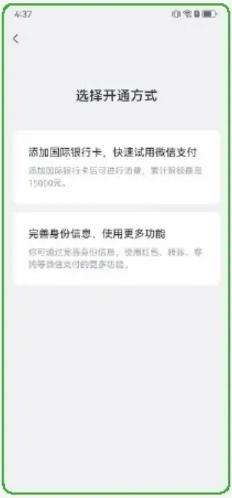
13:23

欢迎使用微信支付

请轻触下方按钮开通微信支付，以使用红包、转账、收付款、购买商品等功能。

开通微信支付

1


4:37

选择开通方式

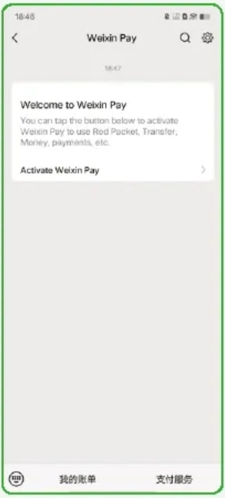
添加国际银行卡，快速试用微信支付

添加国际银行卡后可进行消费，累计限额最高15000元。

完善身份信息，使用更多功能

你可通过完善身份信息，使用红包、转账、零钱等微信支付的更多功能。

2


18:48

Weixin Pay

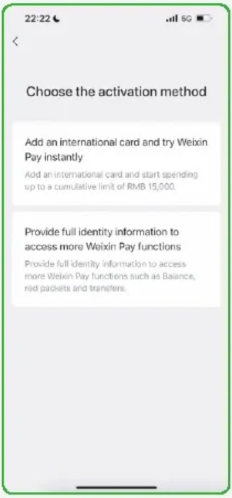
18:47

Welcome to Weixin Pay

You can tap the button below to activate Weixin Pay to use Red Packet, Transfer, Money, payments, etc.

Activate Weixin Pay

1


22:22

Choose the activation method

Add an international card and try Weixin Pay instantly

Add an international card and start spending up to a cumulative limit of RMB 15,000.

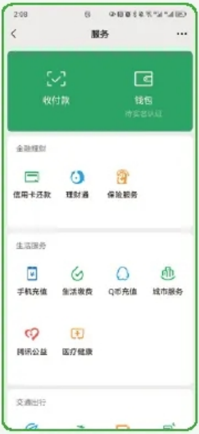
Provide full identity information to access more Weixin Pay functions

Provide full identity information to access more Weixin Pay functions such as Balance, red packets and transfers.

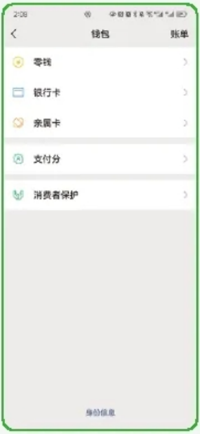
2

（3）在微信 App 中绑定银行卡。

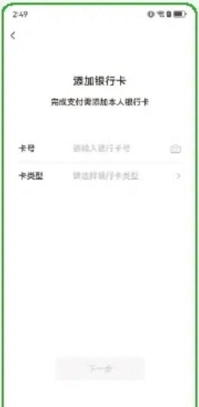
(3) Add bank cards as shown below.


2:08
服务
收付款
钱包
待实名认证
金融理财
信用卡还款
理财通
保险服务
生活服务
手机充值
生活缴费
Q币充值
城市服务
腾讯公益
医疗健康
交通出行

①

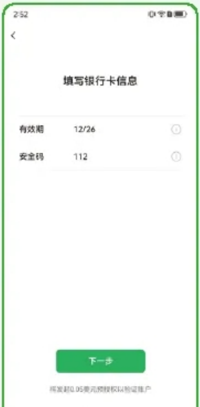

2:08
钱包
账单
零钱
银行卡
亲属卡
支付分
消费者保护
身份信息

②


2:49
卡号
请输入银行卡号
卡类型
请选择银行卡类型
下一步

添加银行卡

完成支付需添加本人银行卡

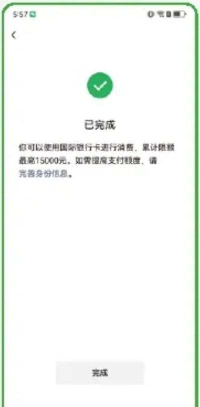


填写银行卡信息

有效期 12/26

安全码 112

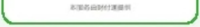
将发起0.05美元预授权以验证账户



已完成

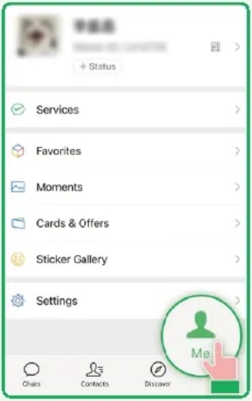
你可以使用国际银行卡进行消费，累计限额最高15000元。如需提高支付额度，请完善身份信息。

③

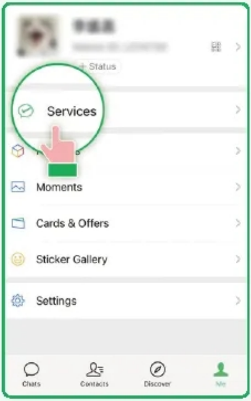


④

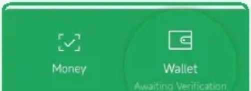
⑤

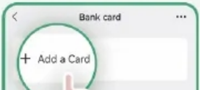

+ Status
Services
Favorites
Moments
Cards & Offers
Sticker Gallery
Settings
Me
Chats
Contacts
Discover

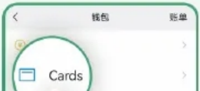
①

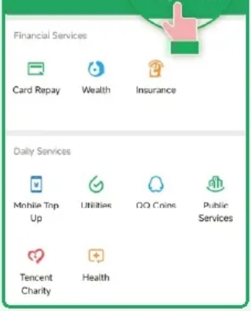

+ Status
Services
Moments
Cards & Offers
Sticker Gallery
Settings
Chats
Contacts
Discover
Me

②


Money
Wallet
Awaiting Verification


Bank card
+ Add a Card

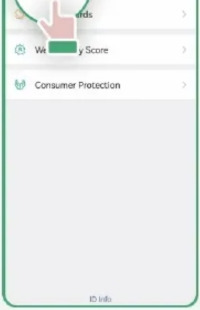



Financial Services
Card Repay
Wealth
Insurance
Daily Services
Mobile Top Up
Utilities
QQ Coins
Public Services
Tencent Charity
Health

③

Provided by Tenpay

④


rds
We
y Score
Consumer Protection
ID Info

⑤

提示

Note

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

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

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。

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

（4）扫码支付。

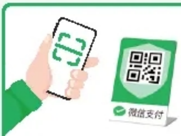
分为主扫(方式1)和被扫(方式2)两种方式。

(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).

方式 1: 点击「扫一扫」，扫描商家的二维码。

Method 1: Tap the "+" sign at the upper right corner and then the "Scan" icon, and scan the merchant-presented QR code.

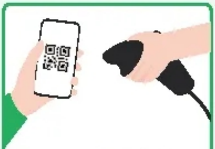


扫描二维码支付
Scan QR Code to Pay

①

方式 2: 点击「付钱 / 收钱」，出示你的的二维码。

Method 1: Tap the "+" sign at the upper right corner and then the "Money" icon, and present your QR code to the merchant.



展示二维码支付
Present Payment Code to Pay

②

按照提示，完成支付流程。

Follow the instructions in the app to complete payment process.

英语服务电话
English Service Hotline

微 信 Weixin Pay	*+86-95017*

3 云闪付 UnionPay

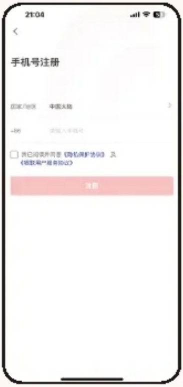
(1）在手机应用市场或银联官网上下载云闪付 App。

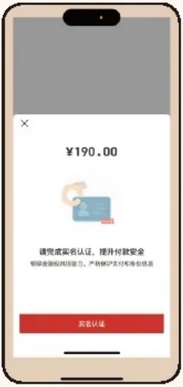
(1) Download the UnionPay app in the app store or from its official website.

(2）使用手机号码注册。开通支付功能。

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

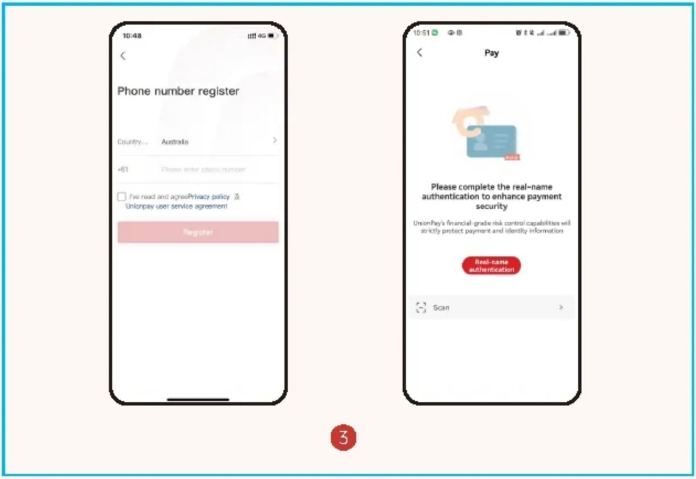
①


21:04
手机号注册
中国大陆
+86


¥190.00

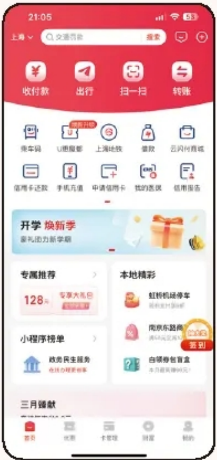
请完成实名认证，提升付款安全

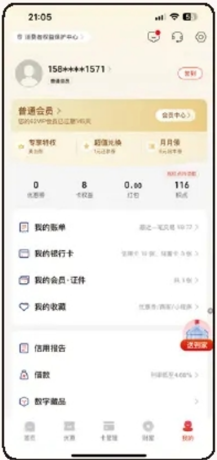
②

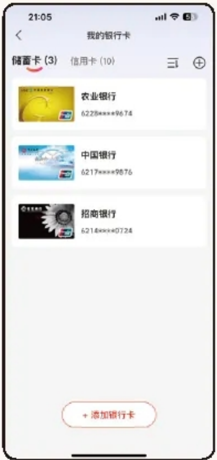

10:48
Phone number register
Country... Australia
+61 Please enter phone number
☐ I've read and agree Privacy policy 及 Unionpay user service agreement
Register
10:51
Pay
Please complete the real-name authentication to enhance payment security
UnionPay's financial-grade risk control capabilities will strictly protect payment and identity information
Real-name authentication
Scan
③

(3）在 App 中绑定银行卡。

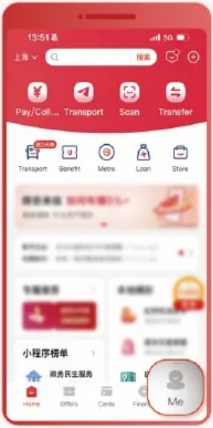
(3) Add bank cards as shown below.


21:05
上海
搜索
收付款
出行
扫一扫
转账
乘车码
U惠服务
上海地铁
借款
云闪付商城
信用卡还款
手机充值
申请信用卡
我的医保
信用报告
开学 焕新季
专属推荐
128
本地精彩
小程序榜单
三月腾款
首页
优惠
卡管理
财富
我的

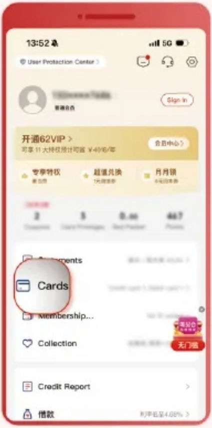

21:05
158****1571
普通会员
会员中心
0
8
0.00
116
我的账单
我的银行卡
我的会员·证件
我的收藏
信用报告
借款
数字藏品
首页
优惠
卡管理
财富
我的


21:05
我的银行卡
储蓄卡 (3)
信用卡 (10)
农业银行
6228****9674
中国银行
6217****9876
招商银行
6214****0724
+ 添加银行卡

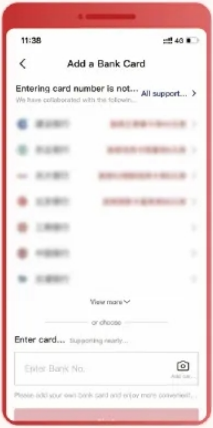
❶ ❷ ❸


13:51
上海
搜索
Pay/Coll...
Transport
Scan
Transfer
Transport
Benefit
Metro
Loan
Store
小程序榜单
政务民生服务
Home
Offers
Cards
Me

❶


13:52
User Protection Center
Sign in
开通62VIP
Cards
Membership...
Collection
Credit Report
借款

❷


11:38
Add a Bank Card
Entering card number is not...
All support...
View more
or choose
Enter card...
Enter Bank No.

❸

*** 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。**

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

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。

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

(4)扫码支付。

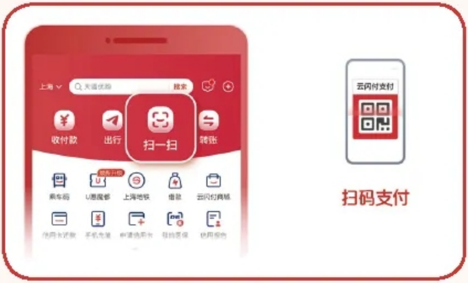
分为主扫(方式1)和被扫(方式2)两种方式。

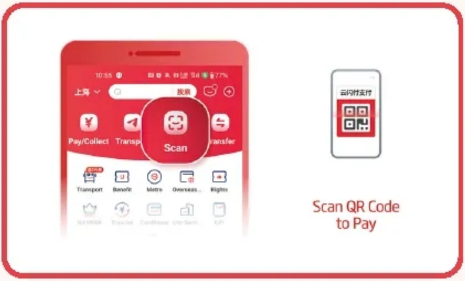
(4) Pay by scanning QR code.

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

方式1: 点击「扫一扫」,扫描商家的二维码。

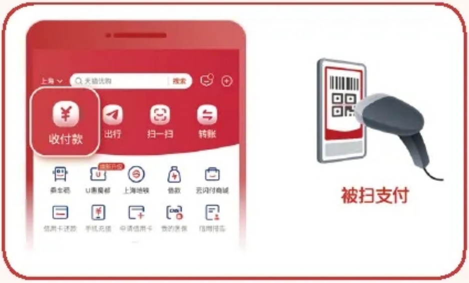
Method 1: Tap "Scan" , and scan the merchant-presented QR code.

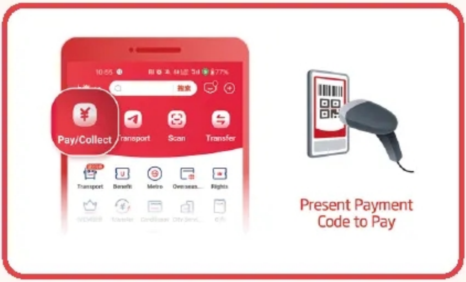

收付款
出行
扫一扫
转账
云闪付支付
扫码支付


Pay/Collect
Transp
Scan
ransfer
Transport
Benefit
Metro
Overseas...
Rights
云闪付支付
Scan QR Code
to Pay

方式 2: 点击「付钱 / 收钱」，出示你的二维码。

Method 1: Tap "Pay/Collect" , and present your QR code to the merchant.


收付款
出行
扫一扫
转账
被扫支付


Pay/Collect
Transport
Scan
Transfer
Present Payment Code to Pay

按照提示，完成支付流程。

Follow the instructions in the app to complete payment process.

英语服务电话
English Service Hotline

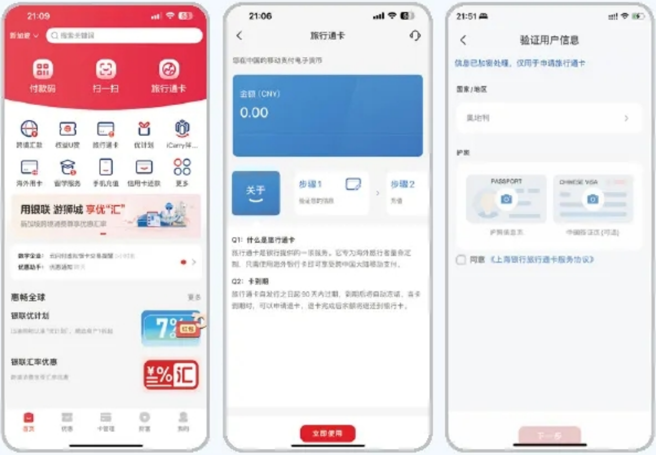
云闪付
UnionPay

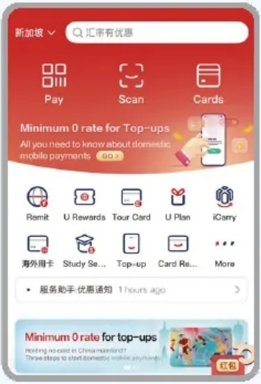
+86-95516

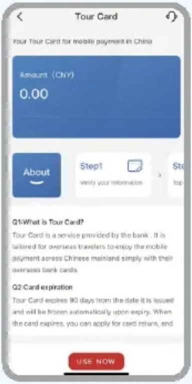
使用旅行通卡支付
Pay with a Tour Card

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。

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.


21:09
付款码
扫一扫
旅行通卡
用银联 游狮城 享优"汇"
惠畅全球
银联优计划
银联汇率优惠
21:06
旅行通卡
金额（CNY）
0.00
关于
步骤1
步骤2
Q1: 什么是旅行通卡
Q2: 卡到期
立即使用
21:51
验证用户信息
信息已加密处理，仅用于申请旅行通卡
国家/地区
护照
PASSPORT
CHINESE VISA
同意《上海银行旅行通卡服务协议》


新加坡
汇率有优惠
Pay
Scan
Cards
Minimum 0 rate for Top-ups
All you need to know about domestic mobile payments
GO >
Remit
U Rewards
Tour Card
U Plan
iCarry
海外用卡
Study Se...
Top-up
Card Re...
More
服务助手·优惠通知 1 hours ago
Minimum 0 rate for top-ups
Holding no card in China mainland?
Three steps to start domestic mobile payments
红包

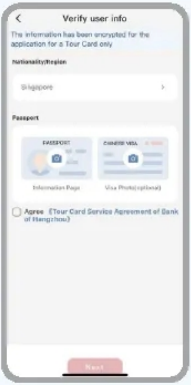

Tour Card
Your Tour Card for mobile payment in China
Amount（CNY）
0.00
About
Step1
Verify your information
USE NOW

Q1:What is Tour Card?

Tour Card is a service provided by the bank . It is tailored for overseas travelers to enjoy the mobile payment across Chinese mainland simply with their overseas bank cards.

Q2:Card expiration

Tour Card expires 90 days from the date it is issued and will be frozen automatically upon expiry. When the card expires, you can apply for card return, and


Verify user info
PASSPORT
CHINESE VISA
Information Page
Visa Photo(optional)
Next

The information has been encrypted for the application for a Tour Card only

Nationality/Region: Singapore

Passport

☐ Agree 《Tour Card Service Agreement of Bank of Hangzhou》

特别提示
Tips

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。

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.

部分境外电子钱包，可在境内商户畅通支付

Some international e-wallets are accepted by merchants in China

用您的钱包轻松支付

Easy payment with your e-wallet

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。

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

港澳地区

Hong Kong SAR / Macao SAR

WeChat Pay HK
HK
MPay
BoC Pay

Octopus
ICBC (Macau)
BOC (Macau)
livi bank
OmyCard

东南亚
Southeast Asia

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
Japan / South Korea / Mongolia

카카오페이

toss Pay

hi Pay

Naver Pay

Paybooc

WON Woori Card

KB Pay

HanaPay

T-money Pay

BOC (Japan)

Pass

现金 / Cash

您可以在中国使用人民币现金支付。

You can also pay in cash.

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。

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.

EXCHANGE
货币兑换

UnionPay 银联

VISA

AMERICAN EXPRESS

JCB

Diners Club INTERNATIONAL

DISCOVER

PAY
1343 4556 9643 4548
4548 4556 9643
PAYMEN

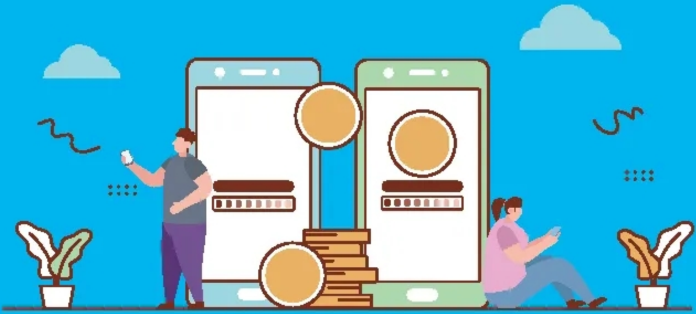
账户
Bank Account

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。

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).



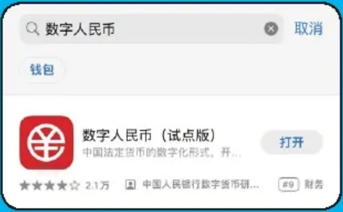
数字人民币 * E-CNY *

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。

You can also make payments in e-CNY if you are interested in e-CNY.

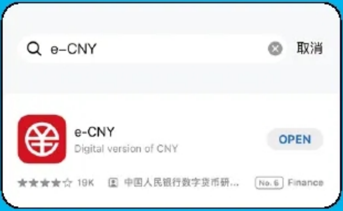
Download the "e-CNY" app in the app store. Android users can also scan the QR code below to download. Then, pay by following the instructions in the app.



数字人民币（试点版）

中国法定货币的数字化形式，开…

中国人民银行数字货币研…



e-CNY

Digital version of CNY

中国人民银行数字货币研…

安卓扫码下载

Scan to download App for Android

✱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。

✱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.

24 小时全国客户服务热线：

The 24-hour e-CNY customer service hotline:

+86-10-956196

外籍来华人员
支付指南
GUIDE TO PAYMENT SERVICES IN CHINA