


**Payment Service Handbook
For Overseas Visitors
To Guangzhou**

**外籍来穗人员
支付服务手册**

A stylized illustration of the Guangzhou skyline. It features several prominent buildings: a tall, green and blue diamond-patterned tower on the left; a blue archway in the center; the colorful, lattice-like Canton Tower on the right; and another tall, blue and orange grid-patterned tower. The background includes soft, misty mountains, a bright sun, and traditional Chinese cloud motifs. In the foreground, there are blue waves and red flowers, suggesting a coastal and cultural setting.

指导单位

**中国人民银行广东省分行
广州市地方金融管理局**

PREFACE

引言

Welcome to Guangzhou!

This Payment Service Guide, covering instructions on payment with **overseas and domestic bank cards, cash, mobile payment, and e-CNY**, is intended to provide you with a safe, convenient, inclusive and diverse payment experience.

欢迎来到广州!

为提升您在穗支付体验, 我们为您提供了涵盖**境外银行卡支付、移动支付、人民币现金支付、账户服务、数字人民币支付**等不同方式的支付服务指引, 为您打造安全便捷、包容多元的支付服务环境。祝您旅途愉快!

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01 Pay with Overseas Bank Cards 境外银行卡支付



Overseas bank cards are accepted where you can see logos of your card schemes such as **Visa, MasterCard, JCB**. These logos are often seen in airports, hotels, shopping malls, restaurants, tourist attractions and exhibition centers in Guangzhou. If you have any doubt, ask the cashier for more information.

UnionPay cards are accepted at all merchants with POS terminals in Guangzhou.

如果您持有**Visa、MasterCard、JCB**等标识的境外银行卡，可在有相应受理标识的商户刷卡支付。目前，广州市境外银行卡受理已基本覆盖机场、大型酒店、大型商业综合体、交通出行、特色旅游街区、会展中心等旅游生活场景的重点商户。如果没有标识，您可向收银人员咨询可否使用。

如果您持有银联标识的境外银行卡，您可在广州所有配备POS机的商户进行刷卡支付。



Tips:

Please make sure that your bank card is accepted in China's mainland, some cards require prior approval from issuer.

支付小贴士:

请确认您的银行卡是否能够在我国境内使用，部分银行卡需要提前向发卡银行申请开通跨境交易功能。

02 Pay with Cash 人民币现金支付



There are five ways to withdraw or exchange for RMB cash.

您可以通过以下五种渠道获得人民币现金，满足您在中国境内的所有消费支付需求。

1 Bank branches

银行网点

Bank branches with "Exchange" signs shown can provide you with currency exchange, money change, and exchange rate query services. A valid ID is often required.

您可持个人有效身份证件，前往有“货币兑换”标识的银行网点办理外币兑换、人民币找零、汇率查询等业务。



To check the location of nearest bank branches with currency exchange services, you can visit the banks' official websites or dial their service hotlines.

您可以通过登录银行官方网站或致电官方客服电话查询离您最近的兑换点及可兑换的外币币种。

2 Self-Service Machine (E.g. ATM, CRS, etc.) ATM、CRS等自助设备

You can withdraw RMB cash at ATM, CRS and other self-service machine with logos of your card schemes. The upper limit of a single withdrawal is CNY 3,000 which is also subject to the limit of your bank cards.

您可持境外银行卡在贴有对应银行卡组织标识的自动取款机（ATM）、存取款一体机（CRS）等自助设备直接支取人民币现金。单笔金额不超过3000元人民币（同时受个人银行卡限额限制）。



3 Franchised Institutions for Foreign Currency Exchange 外币兑换特许机构

You can exchange currencies at counters of franchised institutions for foreign currency exchange where the "Currency Exchange" signs are often shown. Daily limit is the equivalent of USD5,000, and annual cumulative limit is the equivalent of USD50,000. Such counters are usually located at airports and other ports of entry.

您可在悬挂有“货币兑换”标识的外币兑换特许机构直接使用外币现金兑换人民币现金。每人每日兑换累计不超过等值5000美元，且境外个人年度可使用外币现金兑换人民币累计金额不超过等值5万美元。常见于机场、口岸等场所。



Tips: You can find the locations of such exchange counters and make online reservation in the Wechat or Alipay official accounts.

温馨提示: 大部分外币兑换特许机构的微信公众号或支付宝公众号支持查询附近的兑换点地址以及线上预约兑换现金数量。

4 Foreign Currency Exchange Agencies 外币代兑点

You can exchange currencies at foreign currency exchange agencies commonly found at hotels. Daily limit is the equivalent of CNY 10,000, and annual cumulative limit is the equivalent of CNY 50,000.

常见于涉外酒店等场所，支持外币现金兑换人民币现金的单向兑换。每人每日兑换累计不超过等值1万元人民币，且每年不超过等值5万元人民币。



5 Foreign Currency Exchange Machines 自助兑换机

You can exchange currencies on a foreign currency exchange machine with your valid ID. The daily limit is the equivalent of CNY 5,000.

您可持个人有效身份证件通过自助兑换机将外币现金兑换成人民币现金。每人每日兑换不得超过等值5000元人民币。

It is worth noting that the foreign currency exchange machines with e-CNY function can provide top-up service for e-CNY hard wallet.

具有数字人民币的自助兑换机，还可提供充值数字人民币硬钱包服务。



03 Mobile Payment 移动支付



Mobile payment with UnionPay, Alipay, Weixin Pay and overseas e-wallets is more than welcomed.

您可以使用云闪付、支付宝、微信以及部分境外电子钱包进行便捷的移动支付。快来体验吧！

1 UnionPay 云闪付

Step 1: Download and install UnionPay App

步骤一：下载安装云闪付APP



Step 2: Register

步骤二：注册账户

Download the UnionPay App in your app store and click "Sign Up" to register. If you have arrived in China, please ensure that your mobile phone is enabled for international roaming and can accept registration SMS. Alternatively, you can complete your registration before entering the country.



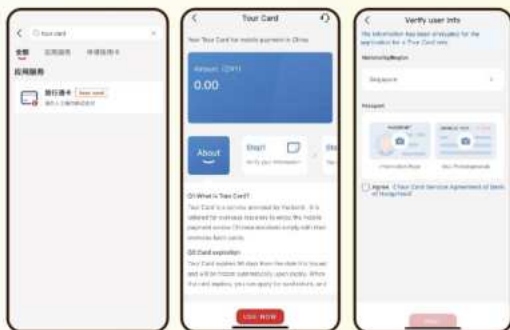
打开云闪付，点击注册。若在中国境内注册，请确保您的手机已开通国际漫游，可接受注册短信。或者您可在入境前完成注册。

Step 3: Apply for a Tour Card

步骤三：申请旅行通卡

Search "Tour Card", prepare your passport/travel pass 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。



Step 4: Top up the Tour Card

步骤四：旅行通卡充值

Have your bank cards ready, click 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短信发送的形式验证身份，请确保外卡所关联的手机号码通讯畅通。



Step 5: Ready for payment

步骤五：支付

A. For merchants with UnionPay, Weixin Pay, Alipay QR code displayed: click [Scan] - Scan the merchant's QR code.

商家有银联、微信、支付宝二维码：点击【扫一扫】 - 扫描商家二维码。

B. For merchants with QR code reader: click [Pay&Collect] - Show your QR code.

商家有扫码机器：点击【收付款】 - 出示您的二维码。

C. For consumer apps: Select UnionPay App in the payment method list upon checkout.

消费类APP：选择消费类APP支付列表中云闪付。



FAQ 常见问题

Q Where can UnionPay wallet be used?

银联钱包可以在哪些地方使用?



A It can be used at merchants with UnionPay QR code brand mark.

可以在有银联二维码标识的商户使用。

Q What transaction scenarios are currently supported by the Tour Card?

目前旅行通卡支持哪些交易场景?

A At present, Tour Card supports a vast range of daily online and offline purchases in China's mainland, and temporarily does not support functions such as transfer and wealth management. Please refer to the payment page for details.

目前旅行通卡支持在中国大陆境内的衣食住行日常线上及线下消费，暂时不支持转账、理财等。具体以支付页面的提示为准。

Q Will I be charged for paying with the UnionPay App?

云闪付支付有手续费吗?

A A service fee may apply when you top up your Tour Card with a bank card issued outside China's mainland. The amount of this charge is subject to the bank that provides services and will be displayed on the top-up page, with a minimum rate of zero. The payment scheme of your bank card will deduct the service charge in real time based on its foreign exchange rate. However, your purchases with the Tour Card in China's mainland will not cost you extra fees. The top-up service fee in proportion to the balance in the Tour Card will be refunded to your bank card when the Tour Card is canceled.

旅行通卡充值时手续费取决于商业银行以页面展示为准，最低为0，将在充值时按照外卡组织汇率实时扣除，使用旅行通卡在境内消费时无手续费，退卡时余额对应的充值服务费将同步退回至外卡。

2 Alipay 支付宝

Step 1: Download and install Alipay App

步骤一：下载安装支付宝



Step 2: Register

步骤二：注册账户

Step 3: Add a bank card

步骤三：绑定银行卡



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

点击 "Add Now" 进入绑卡页面，按照页面提示，即可完成绑卡操作

Eligible international cards:
支持绑定以下境外银行卡：



Step 4: Ready for payment

步骤四：支付

Present and pay

商户扫描您的付款码



Scan and pay

您扫描商户的收款码



Frequently asked questions on 支 支付宝常见问题

Q : Where can I pay with overseas bank cards using Alipay?

Q : 目前境外银行卡支持哪些交易场景?

A : Consumers can add overseas bank cards to their Alipay accounts and pay for daily purchases within the Chinese mainland. Overseas bank cards do not support person-to-person transfers, sending or receiving red packets, wealth management services, insurance services, or other financial services.

A : 目前境外银行卡支持在中国内地的衣食住行日常消费, 暂不支持个人转账、红包、理财、保险和其他金融服务。

Q : How do I know the exchange rate of the transactions made with overseas bank cards on Alipay?

Q : 境外银行卡支付的汇率怎么计算?

A : The exchange rate for overseas bank cards is provided by the card scheme and issuing bank to which your card belongs. Please refer to the billing statement of your bank card.

A : 境外银行卡的汇率是由您的银行卡所属卡组和发卡行提供的, 具体请以您的银行卡账单为准。



Scan the QR code or search to download Alipay app
扫码或在应用市场搜索下载支付宝应用程序

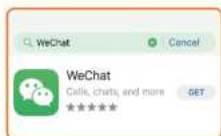
3 Weixin Pay 微信支付

step 1 Download and install WeChat App

步骤一：下载安装微信

On your mobile phone, **Download** or **Update** your WeChat app to the latest version. Register with your phone number or sign in.

请用手机下载或更新微信 / WeChat 应用程序至最新版本，使用手机号码注册或登录。



step 2 Register, and find Weixin Pay (Tap Me - Services - Wallet)

步骤二：注册账户，找到微信支付入口

Using overseas or China's mainland phone number to register to view the CNY wallet homepage.

Using Hong Kong SAR phone number to register to view the HKD wallet homepage.

使用海外或者中国内地的电话号码注册，将看到人民币钱包入口。

使用中国香港电话号码注册，将看到港币钱包入口。

Tap Me - Services - Wallet 点击「我」-「服务」-「钱包」



1



2



3-a Weixin Pay



3-b WeChat Pay HK

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

若找不到上述微信支付或 WeChat 港币钱包入口，可通过以下任何一种方式启用。

- ▶ At the bottom, tap Me - Settings - General - Tools - Weixin Pay. 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.
在微信内扫描二维码开通。



Scan for CNY wallet
开通人民币钱包



Scan for HKD wallet
开通港币钱包

step 3 Fill in your identity information and add a bank card

步骤三：填写身份信息和绑卡（显示支持绑定的外卡类型logo）

Weixin Pay | 微信支付外卡服务

In Wallet, tap **Add a Card**. Read the Weixin Pay User Service Agreement and Privacy Policy and tap **Agree**. Follow the steps on the screen to fill in your identity information. Tap **Next** to add your card. Follow the instructions on the screen to complete the process.

在「钱包」内，点击「添加银行卡」，进入身份信息填写及绑定外卡流程。用户需要查看《微信支付用户服务协议及隐私政策》并点击“同意”，进入下一步，按照页面操作填写或勾选身份信息，继续点击“下一步”添加外卡，按照提示操作，即可以完成开通。

Tips: If you use your passport to verify your identity, you will get a notification asking you to upload a copy of your passport.

说明:若使用护照进行绑卡，还需在完成上述流程后，根据提示上传护照照片。



WeChat Pay HK | WeChat港币钱包

WeChat Pay HK supports the binding of credit cards and bank accounts issued in Hong Kong SAR. To pay with the wallet balance, you need to complete identity verification.

WeChat Pay HK 可绑定香港地区发行的信用卡及银行账户，如需使用港币钱包余额付款，需完成实名认证。

step 4 Ready for payment

步骤四：支付



We provide you with a simplified registration process, which can skip the identity verification process. You can simply enter your card number, expiry date, and security code to add your overseas card. Moreover, you can swiftly add your card through several access points, even during a transaction.

如果觉得绑卡和身份认证过程太长，您可以体验**更简单的注册流程**。仅需填写境外银行卡卡号、有效期和安全码，即可完成绑卡。您还可以通过多种入口快速绑卡，或者在支付过程中再绑卡。

If you don't have enough time to provide full identity information, here is a simple and convenient way to use mobile payment: first-time users can use Weixin Pay within a certain amount without verification by adding an overseas card. Also, you can further submit verification details as needed, in order to increase your transaction limit and access the full service.

如果暂时没时间提交完整身份信息，想要马上使用移动支付，您可以使用**免认证小额支付**。在首次开通微信支付、仅绑定境外卡的情况下，在一定额度范围内快速试用微信支付。您也可以根据自身需求，选择继续提交认证信息，就能提高交易额度，体验完整的服务了。

4 Pay with overseas e-wallets 境外电子钱包

① Pay with UnionPay-powered overseas e-wallet 银联合作境外钱包

If you already have a UnionPay-powered overseas e-wallet, you can directly scan and pay at UnionPay standard QR code merchants, local e-wallet app is not required. Currently, 85 e-wallet apps in 17 Asian countries and regions including South Korea, Japan and Thailand are UnionPay powered.


如您为银联境外合作钱包用户，可直接使用本地熟悉的钱包在银联标准二维码商户进行扫码支付，无需另行下载境内APP。目前韩国、日本、泰国等17个亚洲国家与地区的85个APP已开通银联支付。




Scan the QR code to obtain a list of participating wallet apps
支持全球更多钱包 扫描二维码获取支持钱包APP清单

② Pay with Alipay+ wallet

Alipay+合作电子钱包

Users of Alipay+ e-wallet, such as AlipayHK, Kakao Pay, Touch 'n Go eWallet, OCBC, TrueMoney, MPay, Changi Pay, NAVER Pay, Toss Pay, Hipay can pay directly where the  logo is shown.

如您为AlipayHK, Kakao Pay, Touch 'n Go eWallet, OCBC, TrueMoney, MPay, Changi Pay, NAVER Pay, Toss Pay, Hipay或其他Alipay+合作的电子钱包用户，见到  标识，您可使用该电子钱包进行支付。



Scan the QR code for the full list of e-wallets Alipay+ supports in the Chinese mainland or to get help

扫码查看 Alipay+ 在中国内地支持的电子钱包的完整列表或获取帮助



Tips: 支付小贴士:

1. UnionPay, Alipay and Weixin Pay all support bundling overseas mobile phone number. Just make sure that your mobile phone has activated international roaming.

云闪付、支付宝、微信均支持绑定您在境外的手机号码，仅需确保您的手机已开通国际漫游即可。

2. The single payment limit for overseas personnel using mobile payment in China's mainland is USD5,000, and the annual cumulative limit is USD50,000.

目前，外籍来华人员在中国内地使用移动支付单笔限额为5000美元，年累计限额为5万美元。

3. Please call the following hotlines if you have any questions or need further information.

Service Hotlines in English

UnionPay: +86-95516

Alipay: +86-571 2688 6000

Weixin Pay: +86-95017

您在使用过程中有任何问题请致电相应英语热线。

英语服务电话

云闪付: +86-95516

支付宝: +86-571 2688 6000

微信支付: +86-95017

04 账户服务 Account Service



You can open a bank card account at a local bank branch in Guangdong with a **valid ID**, such as **passport, Mainland Travel Permit and Residence Permit for Hong Kong SAR and Macao SAR Residents, Mainland Travel Permit for Taiwan Residents, Foreign Permanent Resident ID Card, and other identity documents stipulated by laws and administrative regulations.** When you apply for a bank card in China, banks are required to conduct due diligence in accordance with international accepted practices, and your cooperation is required.

如有需要，您可以持**有效身份证件**至境内银行网点开立银行卡。以下证件可作为办理银行卡所需的有效身份证件：**有效期内的护照、港澳居民来往内地通行证、台湾居民来往大陆通行证、外国人永久居留身份证、港澳居民居住证以及法律、行政法规规定的其他身份证明文件。**在境内办理银行卡需要按照国际通行惯例配合银行开展尽职调查，境内开户银行将根据尽职调查情况进行合理的分类分级管理。



You can use domestic bank cards in the following scenarios according to bank card agreements of domestic banks: make card payments at all domestic merchants equipped with POS machines and cash withdrawal.

外籍来穗人员可根据境内银行的银行卡章程（协议），在以下场景使用境内银行卡：**在境内所有配备POS机具的商户进行刷卡消费；提取人民币现金进行现金消费等。**

05 Pay with e-CNY 数字人民币



You can pay with e-CNY, the digital legal tender of China. E-CNY is now widely used in retail, transportation, tourism, etc. You can use your overseas mobile phone number to register and open an e-CNY wallet and top up with your Visa or Mastercard. Any wallet balance can be easily transferred back to the overseas bank card.

您还可使用数字人民币支付。数字人民币是中国官方发行的数字形式的法定货币，目前已在零售消费、交通出行、文化旅游等场景应用。您可使用您的境外手机号在数字人民币APP注册用户并开通数字人民币钱包功能，使用Visa、Master-Card等境外银行卡充值后即可直接用于消费支付，钱包余额还可存回境外卡，操作便捷。



数字人民币
e-CNY



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

Tips for Hong Kong and Macao Visitors 港澳人士支付服务小贴士



1. Pay with e-wallet from Hong Kong and Macao

港澳地区电子钱包

Users of UnionPay (HK and Macao), WeChat Pay HK, Alipay HK, MPay or BOC Macau Mobile Banking can directly scan the QR code and pay at the corresponding merchant.

如您为港澳版云闪付、微信支付香港钱包、支付宝香港钱包、澳门通钱包或中银澳门手机银行用户，可直接使用上述电子钱包在对应商户进行扫码支付。



WeChat Pay HK



MPay
澳門錢包



2. Attestation Service for Account Opening for Hong Kong and Macao Residents

港澳居民代理见证开立内地账户服务

Permanent residents of Hong Kong or Macao and over 18, who already have bank accounts with Bank of China (Hong Kong), Industrial and Commercial Bank of China (Asia), China Construction Bank (Asia), CMB Wing Lung Bank, Bank of East Asia in Hong Kong, Industrial and Commercial Bank of

China (Macao), Bank of China Macao Branch, China Construction Bank Macao Branch in Macao can apply for Type II and III bank accounts of mainland banks at the above bank branches. Personal presence at a mainland bank counter can be waived.

如您为年满18周岁的港澳地区永久居民，且已在香港地区中国银行（香港）、工商银行（亚洲）、建设银行（亚洲）、招商永隆银行、东亚银行，澳门地区工商银行（澳门）、中国银行澳门分行、建设银行澳门分行开立账户，则无需前往内地，可直接在上述银行网点申请开立内地Ⅱ类、Ⅲ类个人银行账户。

Once the account is successfully opened, you can activate and add your bank card to mainland mobile payment Apps to enjoy payment convenience.

开户成功后，在港澳领卡激活、绑定内地移动支付工具，即可享受内地消费支付便利。



Welocome to Guangzhou

广州
欢迎你

