


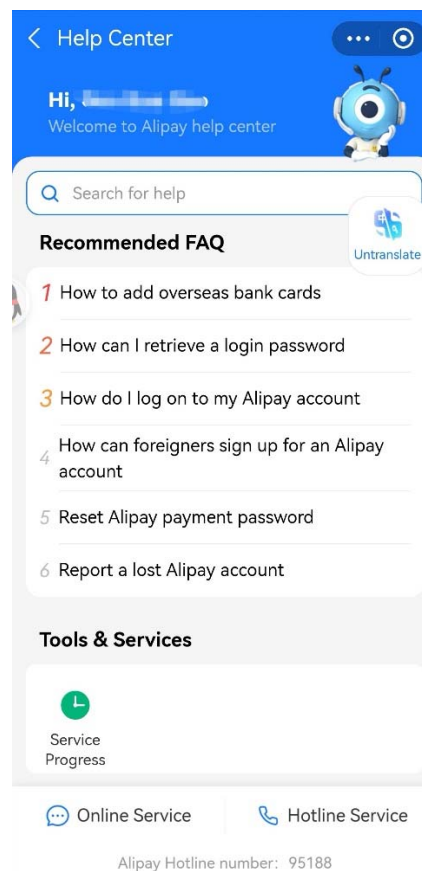
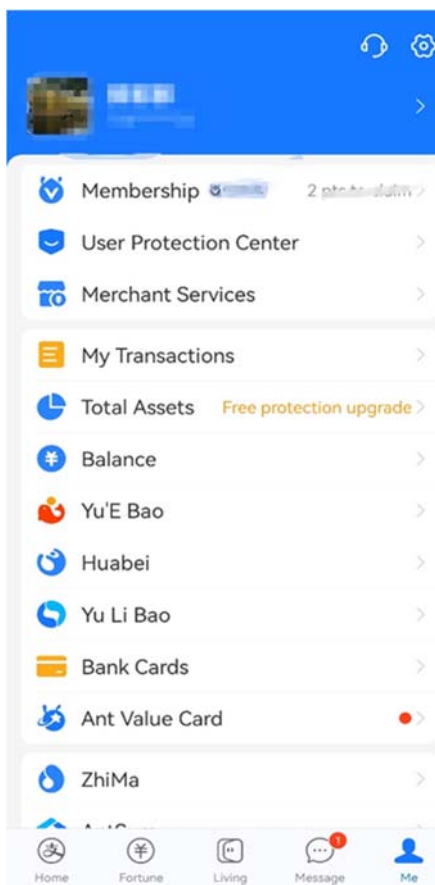
Mobile Payment In China - Alipay

Alipay is one of the largest payment applications in China, and you'll find that it's accepted almost everywhere. Here are some tips on how to make the most of Alipay while traveling in China.

Registration and Setup

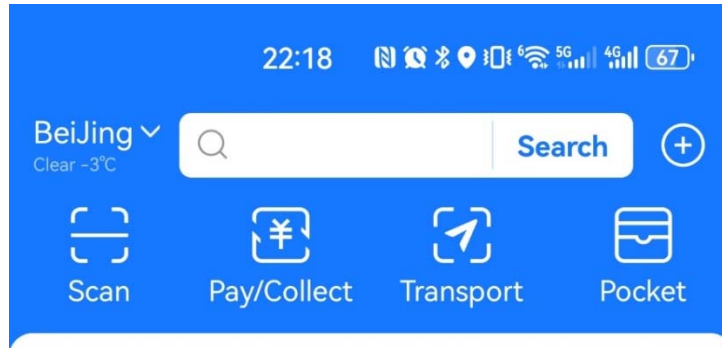
Firstly, you'll need to download and install the international version of the Alipay app and register an account following the instructions step by step. Once you've registered, you can link your international credit card to your Alipay account.

Very importantly, find the help center with the icon  on the upper right corner of the "Me" page and you will see the detailed answers for the new users, such as How to add overseas bank cards, How can foreigners sign up for an Alipay account. You can also search for help and use the online service. Keep asking questions in English and then you will have an English-speaking customer service representer. (Note, this is based on the English version of Alipay in China. Please check if this is the same on your international Alipay app)



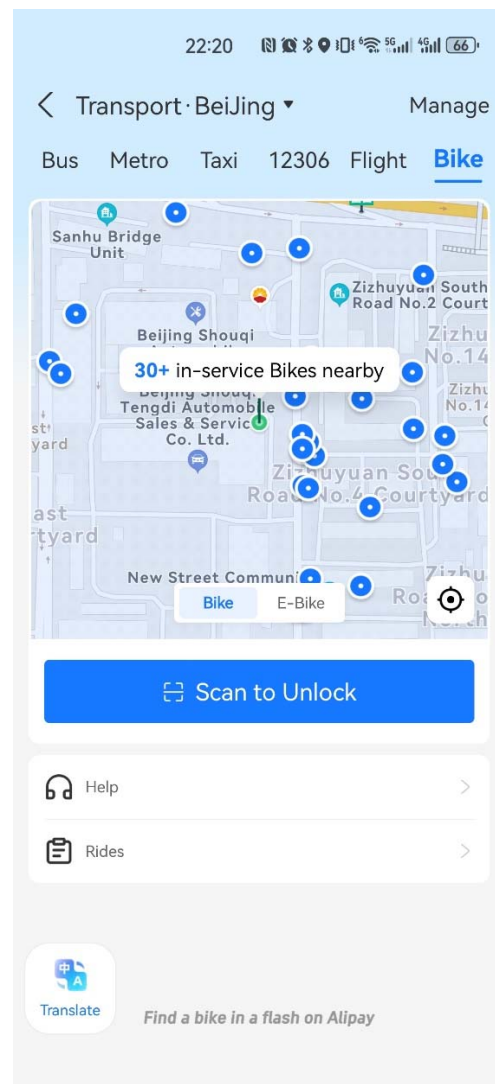
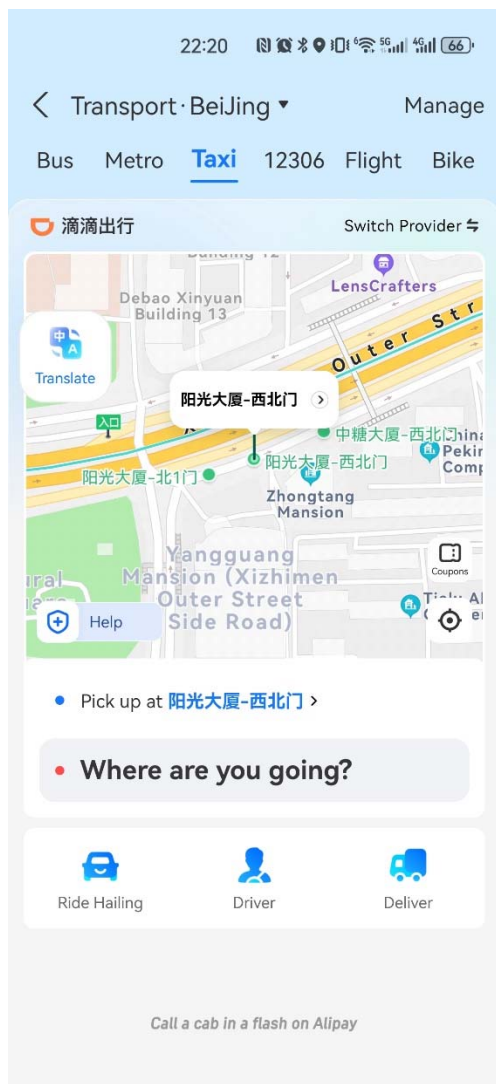
Making Payments

Alipay uses QR codes for transactions. To make a payment, you simply scan the merchant's QR code and enter the amount to be paid. Alternatively, the merchant can scan your QR code to deduct the amount from your account.



Taking public transport with Alipay

Choose the location first. Find all the service channels, such as Bus, Metro, Taxi, Train, Plane and Bike in the 'Transport' button.



Taxi

There are 2 taxi service providers in Alipay, Gaode and Didi. Gaode does not support overseas phone numbers, Didi supports overseas phone numbers. We recommend you copy and paste the Chinese names of the locations you want to go so that there will not be any problems caused by translation errors.

Share bike

Alipay supports one of the share bikes - Hello Bike, the blue bike. You can read the Help before you take a bike. Scan the bar code on one of the blue bikes and follow instructions until you unlock it (you will hear a sound). After riding, you need to lock your bike through the app. In some places bikes are not allowed to park at all locations. If it doesn't allow you to lock the bike, you will receive instructions from the bike map on Alipay regarding where you can park. Most of the time, just park where other bikes are parked. In the worst scenario, if you leave your bike in a no-parking zone, you will typically face a fine of several yuan.

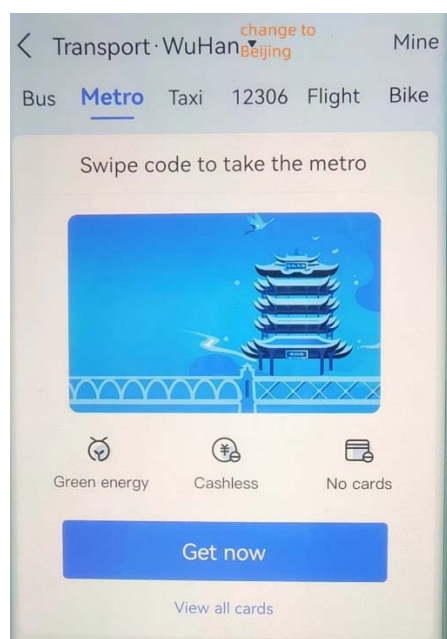
Metro and bus

For overseas phone numbers, Bus and Metro are not applicable in all cities. Just keep trying in each place. Things improve very fast in China.

If you have a Chinese mobile phone number, there should be no problem in most cities. The availability of support for transport may vary in different cities depending on the information displayed during the process.

How to get a ticket? Take Beijing Metro for example:

Click on 'transport,' and you will see all the available modes of transportation. (Since I already have a Beijing QR code, I changed the location to Wuhan to demonstrate what a first-time user would see):



Click 'Get now' and enter your passport number and full name. Then, click to agree with the terms and conditions, and you will receive a QR code. Aim the QR code at the scanner located at the entrance of the subway, and you will be able to enter.

You can also use Alipay for payments for tickets at the self-service ticket machines.

The above 2 options apply to Daxing Airport Express (Metro line Daxing airport-Caoqiao) and Capital Airport Express (Capital Airport-Beixinqiao) too.

The only problem is that sometimes the internet connection for overseas mobile phones may not be good underground, which could result in failure to use them.


You can apply for the QR code for buses in Beijing in the same way.

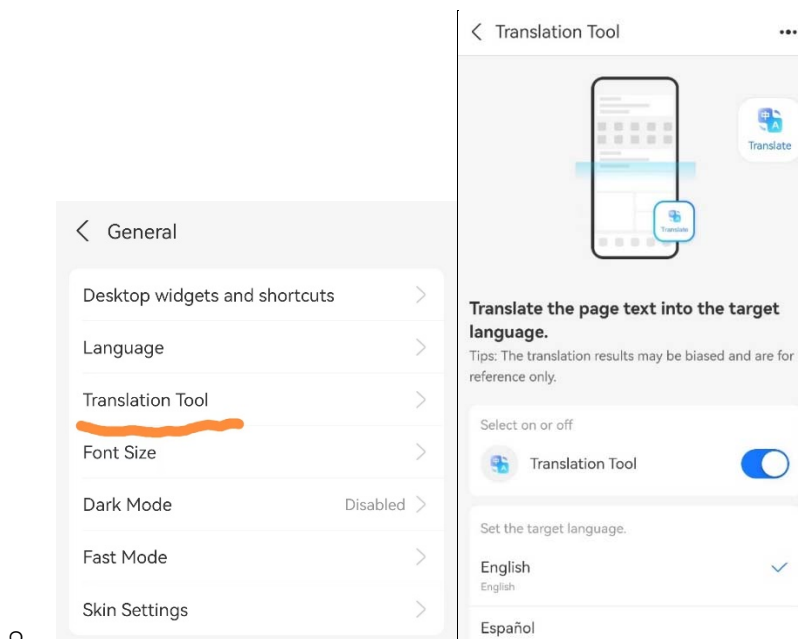
If you go to another city, change the location and you will get the QR code of that location.

Translation function

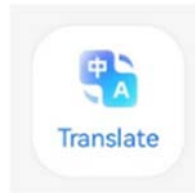
The **Translation function** in the Alipay app allows users to quickly translate text into their preferred language. Here's a brief introduction to this feature:

1. In-app translation for the whole app:

- Open the Alipay app on your mobile device.
- Navigate to the "Me" page and click on the settings icon  in the top-right corner.
- Scroll down and select the "General" option.
- Locate and enable the "Translation Tool" within the General settings.
-



Then you can translate all the information in this app to the languages you



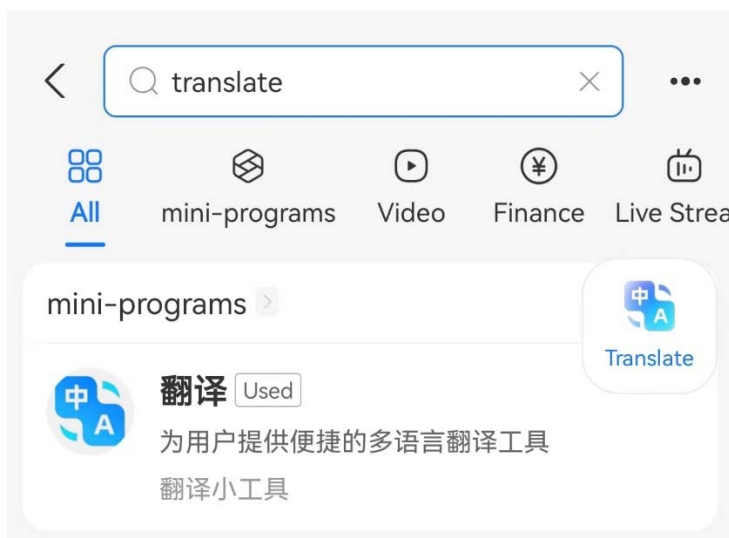
prefer whenever you see the icon

2. **Scan-based Translation:**

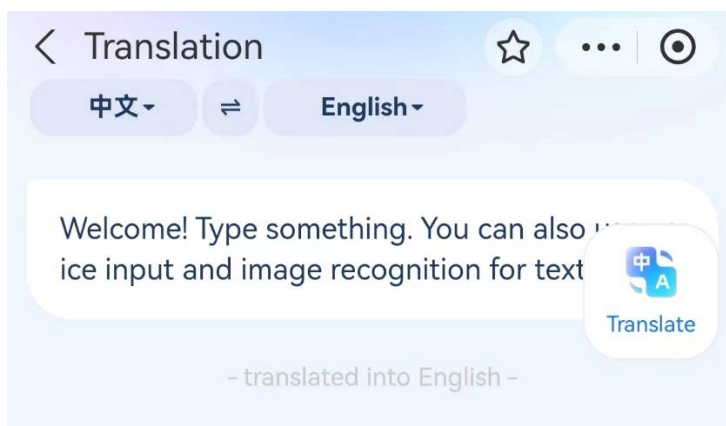
Users can also access the translation feature directly by tapping the "Scan" button in the top left on the home page of the app, then switching to the "Translate" mode from the scan interface.

3. **Independent translation mini-program:**

Search "translate" in the top search bar and you will see a mini-program:



Enter it and you will get a multilanguage translation tool:



You can either type or speak to input your information.

Service fee

Transaction fees are waived for single transactions under 200 RMB. A 3% transaction fee will be applied for single transactions above 200 RMB.

Exchange Rate

The exchange rate will be calculated based on the exchange rate provided by the card organization and the issuing bank of your international card.

Transaction Between Alipay Accounts

Chinese domestic Alipay accounts can transfer money to overseas Alipay accounts, but both parties must be within the territory of China, and the recipient must have completed real-name authentication. There is no explicit limit mentioned. If the recipient does not spend all the received money in China, and if they do not have a linked Chinese savings card, they cannot withdraw the funds to a bank card.

We are uncertain about the process for transactions between two foreign Alipay accounts, but you can attempt to do so and see how it works.

Security

Alipay places a strong emphasis on security. The app uses advanced encryption technology to ensure that your transactions are secure. In addition, Alipay has a number of security features in place to protect your account, such as real-time monitoring of transactions and 24/7 customer service.

For overseas visitors, payment and transportation are the key functions. The rest of the services can be ignored at present but feel free to explore.

A small reminder: The Chinese name of Alipay is 支付宝, pronounced as Zhi Fu Bao. Most Chinese people are familiar with the Chinese pronunciation only.