Charmission Travel

Mobile Payment In China - Wexin Pay

Weixin Pay (or WeChat Pay) and Alipay are both leading mobile payment systems in China, but they have some differences:

The main difference is that WeChat Pay is an in-app feature of the social media app WeChat, whereas Alipay is a dedicated smart and mobile payment system.
Alipay is considered smarter for payment and offers better customer service.
However, WeChat Pay can be more widely used, as almost everyone has the app.

We welcome our customers to use WeChat, as it provides an easy way to communicate with us. You can download the international version of the WeChat app and link it to your overseas bank card. For detailed instructions, please refer to their official guide: https://mp.weixin.qq.com/s/Rm7rQBotG77SQmM6MMv75A.

For your convenience, we have summarized the key points below:

Guide to Add and Use International Cards with Weixin Pay:

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3个步骤快速绑定外卡
Quick Set-Up in 3 Steps

step 1

下载或更新微信/WeChat应用程序
Download or Update your WeChat app

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。

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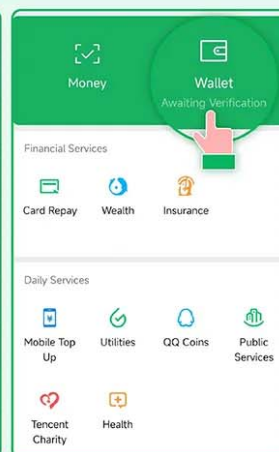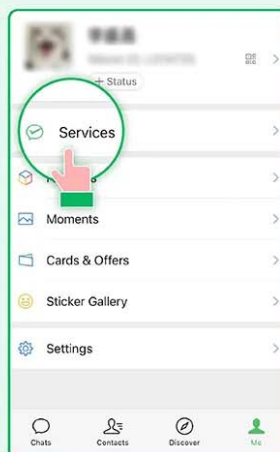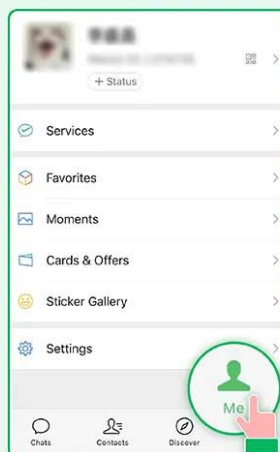

step 2

找到微信支付入口
Where to find Weixin Pay

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

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。

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

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▶ 在微信内选择「我」-「设置」-「通用」-「辅助功能」-「启用微信支付」。

At the bottom, tap **Me - Settings - General - Tools - Weixin Pay.** Tap **Enable.**

▶ 在微信内扫描二维码开通。

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

step 3

填写身份信息和绑卡
Fill in your identity information and add a card

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。

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.

Real-Name Authentication

According to the regulations of the People's Bank Of China, you must first complete real-name authentication in order to use Weixin Pay for Red Packets, Transfer, payments, etc.

Verify

☑ Weixin Pay ensures the security of your funds.

①

Weixin Pay User Service Agre...

Service Agreement and Privacy Policy

Dear Weixin Pay users:To protect your legal rights and provide uninterrupted Weixin Pay service,pursuant to national law,Tenpay collects real name data,performs anti-money laundering functions and take steps to prevent and control risks.You are required to submit your identifying information,contact details and transaction information to Tenpay.
To ensure information security,Tenpay collects,stores and uses your personal information in compliance with national law.
Please ensure you have read and fully understand the Weixin Pay User Service Agreement, Tenpay Service Agreement , Tenpay Privacy Policy and Tenpay Children's Privacy Protection Statement. If you accept the aforementioned agreements, tap "Agree" and continue signing up. If you do not agree, tap "Don't Agree" to cancel the sign-up process.

Agree

Disagree

②

Identity Information

ID Document

ID type   Passport

Document Information

Name   Enter full ID name

Gender   Select gender

Country/   Select Country/
Region   Region

ID No.   Identification number

ID Effective   Select ID effective
Date   date

ID   Select ID expiration
Expiration   date
Date

③

Add Bank Card

You must add your bank card to complete real-name authentication.

Name   David

ID type   Passport

ID No.   m55667788

Card No.   Enter card number

Next

Provided by Tenpay

④

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。

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

Updated by Weixin Pay on 1 March 2024:

2个步骤快速绑定外卡
Quick Set-Up in 2 Steps

step 1
下载或更新微信/WeChat应用程序
Download or Update your WeChat app

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
选择简化绑卡并添加卡信息
Choose to Simplify Card Linking and Add Card Information

You can enter the card linking page from the Weixin Pay notification page or add a bank card from the wallet page. Choose to simplify the card linking process, fill in your card information and go through the 3DS verification to complete card linking for payments.

您可以在微信支付的消息通知页面进入绑卡页面，或者从钱包页面添加银行卡进入。选择简化绑卡，填写卡信息并经过3DS校验，即可以完成绑卡进行支付。

完善信息享受更多功能
Complete Your Information to Access More Functions

If you would like to increase your transaction limit or access more Weixin Pay functions, you can choose to provide your full identity information.

当您想使用更高额度或者更多支付功能时,您可以选择完善身份信息。

Note: If you are using a passport for card linking, you will also need to upload a photo of your passport and other requested information following the completion of above process.

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等信息。

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国际卡使用场景
Where can you use Weixin Pay?

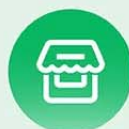|				
餐饮 Dining	交通 Transportation	商场 Malls	超市 Supermarkets	景点 Sightseeing
酒店 Hotels	娱乐 Entertainment	运动 Sports	美容 Beauty	健康 Healthcare

可以通过以下方式用外卡进行支付
Enjoy mobile payment in the following ways

被扫支付 Present Payment Code to Pay	扫码支付 Scan QR Code to Pay	小程序支付 Payments in Mini Programs	In-App支付 In-app Payments

常见问题
Frequently Asked Questions

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Q: What documents can I use to set up Weixin Pay?

A:

● Passport or People's Republic of China Foreign Permanent Resident ID Card.

● Mainland Travel Permit or Residence Permit for Hong Kong SAR, Macau SAR and Taiwan Residents.

Q: Do I need a Chinese Mainland (+86) phone number?

A: No. You can use your international phone number as long as it can receive SMS verification codes.

Q: What kind of transactions does Weixin Pay currently support for international cards?

A: Currently, international cards can be used for everyday purchases within the Chinese Mainland. However, international cards do not support certain features such as red packets and money transfers etc. Please refer to the payment page for specific instructions.

Q: Is there a transaction limit? How is the exchange rate calculated?

There is a limit of 6,500 RMB for single transactions, a cumulative limit of 50,000 RMB for monthly transactions, and a cumulative limit of 65,000 RMB for yearly transactions. The exchange rate will be calculated based on the exchange rate of the card organization and the issuing bank of your international card.

Q: Are there any transaction fees?

Yes. However, transaction fees are waived for single transactions under 200 RMB. A 3% transaction fee will be applied for single transactions above 200 RMB. If you request a refund for a transaction, the transaction fee will be reimbursed in proportion to the refunded amount. Please refer to the payment page for details.

If you have any other questions, please feel free to contact:

Weixin Pay Customer Service:

95017 (Chinese Mainland)

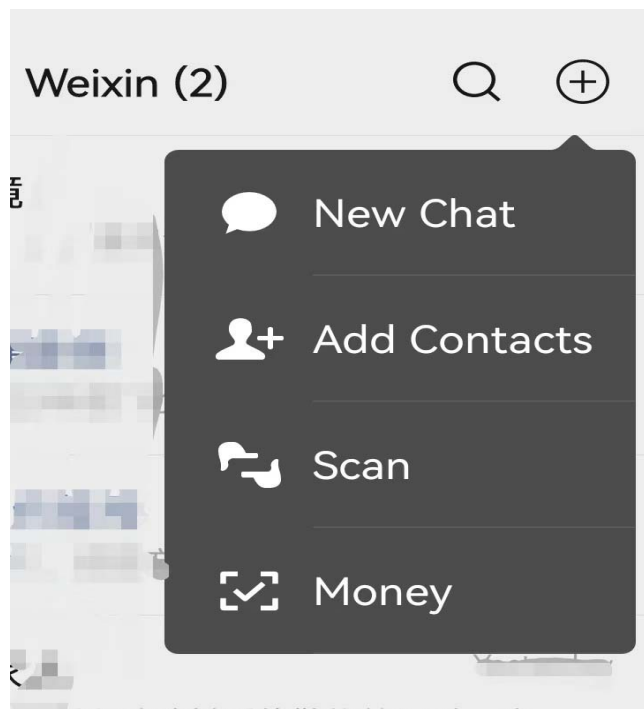+86571 95017 (Regions outside of Chinese Mainland)

A small tip:

The quicker ways to use Weixin Pay are:

1. Long press your WeChat icon on your phone, and then you will get

2. If your phone does not support this feature, open WeChat normally, then tap the "+" icon in the top right corner, and then you will get:

WeChat is not just an instant messaging app or a payment platform; it is a versatile tool that can be used for social networking, information sharing, entertainment, daily services, business and commerce, and cultural and educational activities. It has continued to make improvements so that non-Chinese speaking users can also make better use of it.

Updated on 15 Oct 2024

You can now translate WeChat's mini programs. The first step to correctly use this feature is to set the translation language through "Me - Settings - General - Translation." Whatever language you set it to will be the default language for translation.