境外来琼人员支付服务手册

Manual of Payment Service for International Visitors to Hainan

中国人民银行
THE PEOPLE'S BANK OF CHINA
海南省分行
HAINAN PROVINCIAL BRANCH

国家外汇管理局
STATE ADMINISTRATION OF FOREIGN EXCHANGE
海南省分局
HAINAN PROVINCIAL BRANCH

PREFACE 引言

Welcome to Hainan!

To improve your payment experience when working, traveling and living in Hainan, as well as create a more convenient and satisfactory payment service environment, we now provide you with service instructions for overseas bank card payment, RMB cash payment, mobile payment, e-CNY payment, domestic bank card processing and usage. We wish you a pleasant journey in Hainan!

欢迎来到海南！

为提升您在琼工作、旅游、生活时的消费支付体验，打造更加便利化、更让您满意的支付服务环境，现为您提供境外银行卡支付、人民币现金支付、扫码支付、数字人民币支付、境内银行卡办理和使用等服务指南，祝您在琼支付顺畅，生活愉快！

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目录

1 境外银行卡支付
Overseas bank card payment

· Overseas bank cards refer to cards of major international card networks, including credit and debit cards, issued outside China's mainland.

境外银行卡指的是在中国境外发行的国际主流卡组织的银行卡，包括信用卡和借记卡。

· Use a foreign card to swipe the POS machine for payment.

使用外卡在 POS 机具刷卡支付。

When you consume at airports, hotels, department stores, restaurants, entertainment or other places with your international bank cards such as UnionPay, VISA, MasterCard, AMERICAN EXPRESS, or JCB, you can swipe directly at POS terminals of the merchants marked as follows. If there is no logo, you can ask the cashier if it can be used.

如您持有银联、VISA、MasterCard、AMERICAN EXPRESS、JCB 等境外银行卡，当您在机场、酒店、商超百货、餐饮娱乐等场所消费时，可在有如下标识的商户 POS 机上刷卡支付。如没有标识，您可向收银人员咨询是否可使用。

· If you have a UnionPay card, you can use the card at all merchants equipped with POS terminals in China's mainland.

如您持有境外发行的银联卡，可在中国境内所有配备 POS 机的商户进行刷卡消费。

NOTICE
注意事项

**While using the foreign card,
the following points should be noted:**

使用境外卡时，需要注意以下几点：

· Please confirm that your card can be used in China's mainland. Sometimes you need to enable your bank card access to the function of cross-border payment in advance.

确认您的银行卡是否能够在中国境内使用。有些银行卡需要提前向发行行申请开通跨境交易功能。

· Please confirm that your card has sufficient bank account balance or credit limit. If your balance is inadequate, you may not be able to complete the payment.

确认您的银行卡是否还有足够的余额或信用额度。如果您的余额不足，可能无法完成支付。

· Please confirm the stability of the merchant's payment system and network to avoid payment failures or other issues.

确认商家的支付系统和网络是否稳定，以避免支付失败或出现其他问题。

2 境内银行卡办理和使用
Domestic bank card processing & usage

If necessary, you can also apply for domestic bank cards, and pay like a local.

如有需要，您也可以办理境内银行卡，和本地人一样消费支付。

1.How to apply for domestic bank cards?
如何办理境内银行卡？

You can choose a domestic bank branch to apply for a bank card, usually you need to bring the valid identity document, e.g. valid passport, foreigner permanent residence ID card, etc. You can consult the bank branch around or the bank service hotline for the required documents.

您可选择一家境内的银行网点办理银行卡，通常需要携带有效证件，如有效期内的护照或外国人永久居留身份证等，具体请咨询您周边的银行网点或银行服务热线。

2.How to use domestic bank cards to make payments? 如何使用境内银行卡消费?

· You can use the domestic bank card to withdraw RMB cash and pay with cash.

您可使用境内银行卡提取人民币现金进行消费。

· You can make payments at all merchants equipped with POS machines in China.

您可在境内所有配备 POS 机具的商户进行刷卡消费。

· You can add your domestic bank card to UnionPay, Weixin Pay, Alipay and other apps to enjoy convenient mobile payments.

您可将境内银行卡绑定在云闪付、微信、支付宝等 App 内，享受移动支付便捷消费。

3 扫码支付
Mobile payment

3.1 微信支付外卡服务及 WeChat 港币钱包

Weixin Pay & WeChat Pay HK

If you have an overseas bankcard and want to experience Weixin Pay mobile payment, just download the Weixin/WeChat App, register an account, add an overseas bankcard in three steps, you can enjoy a rich and colorful Chinese smart life. If you are from Hong Kong SAR, you can use WeChat Pay HK directly to pay at any merchant supported by Weixin Pay.

如您持有境外银行卡，想体验微信移动支付，仅需下载微信 /WeChat APP、注册账户、绑定境外银行卡等三个步骤，即可享受丰富多彩的中国式智慧生活。如您来自中国香港，可直接使用 WeChat 港币钱包 WeChat Pay HK，在任何微信支付支持的商户进行消费。

微信支付

微信支付外卡
绑定和使用指南

Guide to Add and Use International Cards with Weixin Pay

VISA · AMEX · Diners Club INTERNATIONAL · DISCOVER · JCB · mastercard

Get Ready with Your International Card and Related Identity Documents
准备好您的国际银行卡及相关身份证件
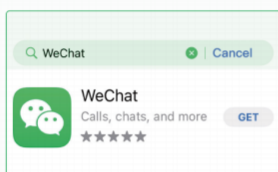
2个步骤快速绑定外卡
Quick Set-Up in 2 Steps

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。

Q WeChat	⊗ Cancel
WeChat Calls, chats, and more ★★★★★	GET

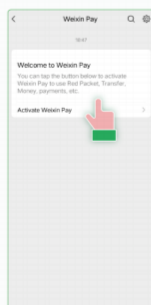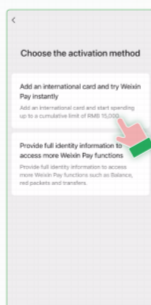| Q 微信	搜索
微信 社交 ★★★★★	安装

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.
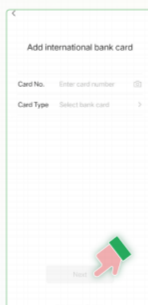
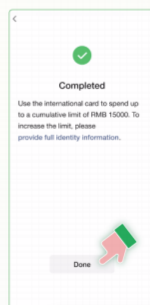您可以在微信支付的消息通知页面进入绑卡页面，或者从钱包页面添加银行卡进入。选择简化绑卡，填写卡信息并经过3DS校验，即可以完成绑卡进行支付。
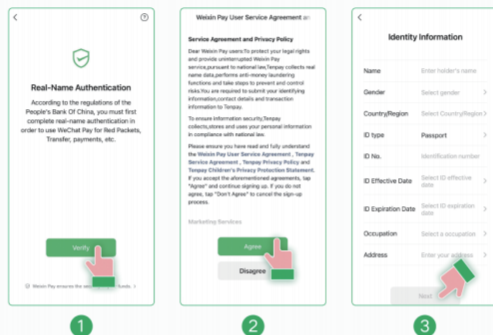
① ② ③ ④

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。

3.2 Alipay+ 合作电子钱包

Pay with your home e-wallets

When shopping at merchants in the Chinese mainland (except for special occasions), if you have AlipayHK, Kakao Pay, Touch'n Go eWallet, OCBC, TrueMoney, MPay, Changi Pay, NAVER Pay, Toss Pay, or other Alipay+ partner e-wallet on your phone, just open it and pay directly once you see 支|Alipay+.

当您在中国内地商户消费购物时(特殊场景除外), 如果您使用 AlipayHK,Kakao Pay, Touch'n Go eWallet, OCBC, TrueMoney, MPay, Changi Pay, NAVER Pay, Toss Pay 或其他 Alipay+ 合作的电子钱包, 见到 支|Alipay+. 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

1) Present and pay
商户扫描您的付款码

- Open a code for cross-border payment on an Alipay+ partner e-wallet
  从 Alipay+ 合作的电子钱包打开跨境可用的付款码
- Present the payment code to the merchant for scanning
  向商户出示付款码
- Payment completed
  支付完成

2) Scan and pay
您扫描商户的收款码

- Scan merchant's payment code with an Alipay+partner e-wallet
  使用 Alipay+ 合作的电子钱包扫描商户的收款码
- Enter the payment amount and confirm to pay
  输入付款金额并确认付款
- Payment completed
  支付完成

3.3 支付宝绑定境外银行卡

Bind overseas bank cards with Alipay

After downloading the Alipay app, signing up, and linking an overseas bank card of major card networks, you can start a mobile payment journey in China and pay like a local.

您下载支付宝 App，注册账户，绑定主要国际卡组织的境外银行卡后，即可开启在华便捷移动支付之旅，像本地人一样支付。

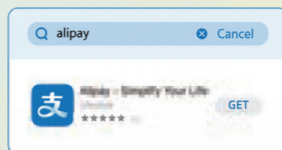Eligible international cards:
符合条件的国际卡：

Get started with Alipay in 2 steps
两步用上支付宝

1. Download and register
   下载和注册

   Download Alipay App, enter your mobile phone number, tap "Next" to register

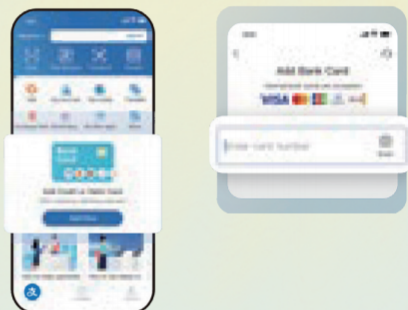   下载支付宝 App，输入手机号码，点击"Next"，根据页面提示完成注册

2. Add bank card
   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

Frequently asked questions on Alipay
支付宝常见问题

Q: 目前境外银行卡支持哪些交易场景？

Where can I pay with overseas bank cards using Alipay？

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。

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.

Q: 境外银行卡支付的汇率怎么计算？

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

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

The exchange rate of 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.

小贴士Tips

In order to facilitate your better use of mobile payment products in China, transactions below a certain amount are exempt from identity information collection. Relevant information can be obtained from the handling agency.

为了便利您更好地使用中国移动支付产品，一定金额以下的交易免于采集身份信息。相关信息可向办理机构咨询。

If you encounter any payment problems, you can contact us by phone.

如果您遇到更多支付问题，可以通过电话联系我们。

China UnionPay: +86-95516
中国银联：+86-95516

Weixin Pay:+86-95017/WeChat Pay HK:+852 3929 1666
微信支付 :+86-95017/WeChat Pay HK:+852 3929 1666

Alipay: +86-0571 2688 6000
支付宝：+86-0571 2688 6000

3.4 银联境外合作钱包

UnionPay- powered wallet

If you are a local UnionPay-powered wallet user, you can directly use your local wallet to pay at UnionPay standard QR code merchant, and no need to download other apps. At present, 85 wallet apps in 17 Asian countries and regions including South Korea, Japan and Thailand have supported UnionPay payment.

Hong Kong SAR / Macao SAR 港澳地区

UnionPay App · AEON · BoC Pay · BOC (Macau) · ICBC (Macau) · livi bank · Octopus · OmyCard

Southeast Asia 东南亚

K PLUS · Bualuang mBanking · DBS PayLah! · OCBC Digital · ICBC (Singapore) · BOC (Singapore) · MB Bank · S Pay Global

Japan / South Korea / Mongolia 日韩蒙

Naver Pay · Paybooc · WON Woori Card · KB Pay · HanaPay · T-money Pay · BOC (Japan) · Pass

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

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。

Start payment in 3 steps
三步开启支付

① Download and register:
Download the UnionPay App or other Union-Pay-powered wallet apps and register.
下载并注册：
下载并安装云闪付或银联境外合作钱包并注册；

② Link card and activate:
Link a UnionPay card issued outside the China's mainland or activate a UnionPay virtual card within the wallet app.
绑定和激活：
绑定境外发行银联卡或激活银联虚拟卡；

③ Start QR payment:
Click' Scan to Pay' to scan the merchant's UnionPay QR code and complete payment; Click'QR Code' to generate and present your QR code to the merchant;merchant scans the QR code and complete the payment.
畅享银联二维码：
点击 [扫一扫]，扫描商户银联二维码进行支付；
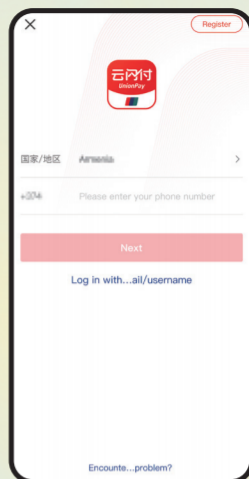点击 [付款码]，生成并展示二维码，商户扫描完成支付。

3.5 银联"旅行通卡"

UnionPay Tour Card

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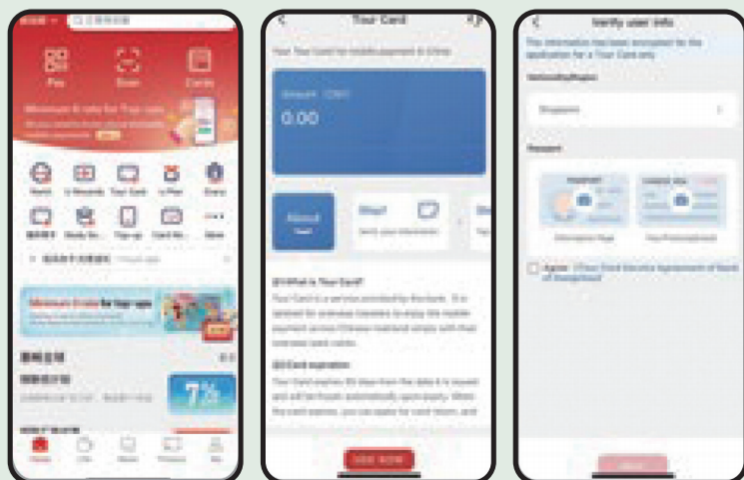
打开云闪付，点击注册。若在中国境内注册，请确保您的手机已开通国际漫游，可接受注册短信。或者您可在入境前完成注册。

2. Apply for a Tour Card and enjoy exclusive offers from UnionPay and banks!
申请旅行通卡并享受专属优惠！银联、银行双重叠加！

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。

3. Top up the Tour Card with your bank card at a minimum rate of 0
最低 0 费率用外卡向旅行通卡充值

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。

4.Payment
支付

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

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

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

A. 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. 商家有扫码机器：
   点击【收付款】——出示您的二维码。

C. 消费类 APP:
   选择消费类 APP 支付列表中云闪付。

4 人民币现金支付
RMB cash payment

1. Foreign currency exchange service at bank outlets
2. Foreign currency exchange service at foreign currency exchange agencies
3. Foreign currency exchange service at automatic foreign currency exchange machines

1. 银行网点的外币兑换服务
2. 外币代兑机构的外币兑换服务
3. 自助兑换机的外币兑换服务

EXCHANGE 货币兑换 ¥

5 数字人民币支付
e-CNY payment

e-CNY, in digital form, is a legal currency issued by the People's Bank of China. Its application scenarios encompass transportation, retail, shopping, dining, and cultural tourism.You can explore the splendors of China with e-CNY.

数字人民币是中国人民银行发行的数字形式的法定货币，应用场景包括交通出行、零售商超、餐饮消费、文化旅游等。您可使用数字人民币畅游大美中国。

数字人民币 APP 境外版 e-CNY APP

Download the e-CNY APP
下载数字人民币 APP

Please search for the keyword "e-CNY" on the App Store to download and install the "e-CNY" APP. Android users can also scan the QR code below to download and install.
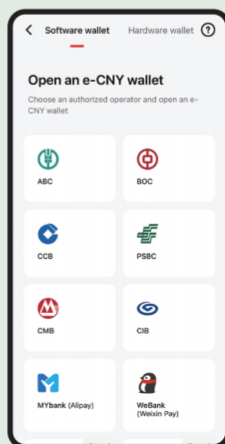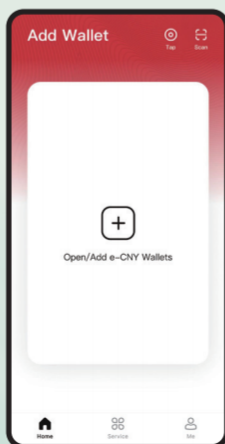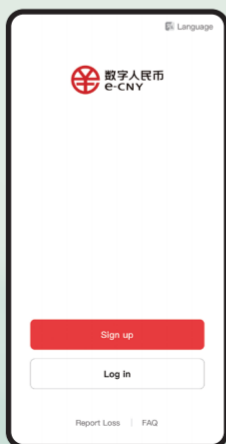
苹果手机用户请在 App Store 搜索 "e-CNY" 关键字下载安装 "数字人民币 (试点版)" APP，安卓手机用户可扫描下方二维码下载安装。

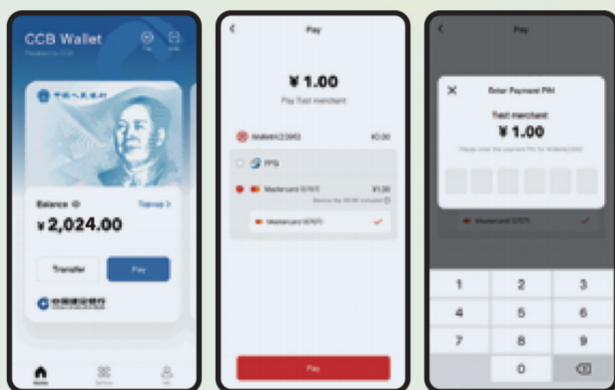安卓扫码下载

Open an e-CNY wallet
开立数字人民币钱包

1. Open e-CNY APP and tap "Sign up" to register.
2. Tap 'Open/Add e-CNY Wallets' and choose any authorized operator that supports international service from the list below to open your e-CNY wallet(s).
1. 打开数字人民币 APP，点击 "注册" 注册账号。
2. 点击 "开通 / 添加钱包"，选择任一已支持国际服务的运营机构。
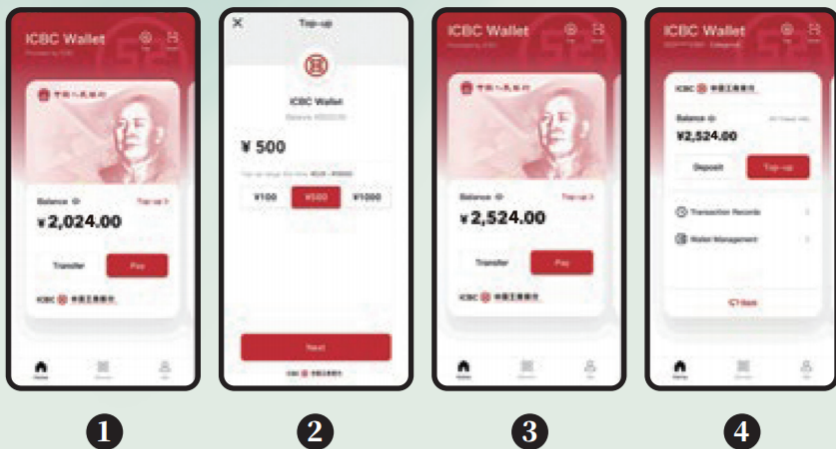
"Top up As You Pay" Function
随用随充

1. Use features like "Scan" or "Payment QR Code" to pay merchants and follow the on-page prompts to link an overseas bank card.
2. By linking your wallet to your overseas bank card, you can pay directly from your wallet without topping up in advance.
3. Enter your wallet payment PIN and complete the payment.

1. 使用"扫一扫""付款码"等方式向商家付款，根据页面引导添加境外银行卡。
2. 无需提前为钱包充值，可直接使用境外银行卡进行支付。
3. 输入数字钱包支付密码，完成支付。

商旅钱包 Traveler Wallet

1. Open a wallet in e-CNY APP.
2. Tap the "Top-up" button, use an overseas bank card to top up the Wallet and pay with ease.
3. Flip to the back side of the wallet and tap the "Deposit" button to deposit any unused funds back to your bank account.

1. 在数字人民币 APP 境外版开通钱包。
2. 点击"充钱包"，使用境外银行卡为钱包充值后，轻松支付。
3. 使用境外银行卡充值的资金未用完的，可点击钱包翻转至钱包背面，点击"存银行"将剩余资金存回境外银行卡。

❶　**❷**　**❸**　**❹**

硬钱包 Hardware Wallets

1. Apply for a card hardware wallet at an authorized operator's branch or via self-service terminals.

2. Cards hardware wallets can also be linked to the e-CNY APP for easier top-up and management.

1. 在银行服务网点或自助终端上申领硬钱包。

2. 硬钱包还可在数字人民币 APP"贴一贴"进行关联，方便充值和管理。

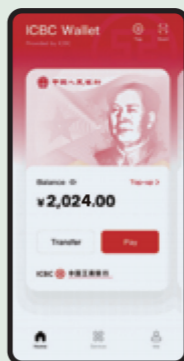# 数字支付 e-CNY Payment

Scan to pay
扫一扫

1. Tap the "Scan" button to scan the merchant QR code.

2. Enter payment amount and choose a wallet.

3. Enter your PIN and complete the payment.

1. 点击"扫一扫"，扫描商家二维码。

2. 输入付款金额，选择付款钱包。

3. 输入支付密码后完成付款。

Payment QR code
付款码

1. Tap the "Pay" button or swipe up on the wallet page to activate "Payment QR code".
2. Display the "Payment QR code". The merchant will then use devices such as a QR code scanner to scan this code.

❶ ❷ ❸

1. 点击"收付"或上滑钱包页面，开通"付款码"。
2. 向商家展示付款码，商家使用扫码枪等机具扫描付款码。

Call e-CNY APP to Pay for online payments
拉起支付

1. When using online platforms such as DiDi, Meituan, Ctrip and Qunar, you can choose to pay with e-CNY.
2. The online checkout counter will call e-CNY APP, and you can follow the on-page prompts to complete the payment.

1. 在滴滴、美团、携程、去哪儿等线上商户选择数字人民币支付选项。
2. 手机系统调起数字人民币 APP，按照页面流程完成支付。

Tap to Pay
碰一碰

Tap the POS with card hardware wallet directly to pay.
卡片硬钱包直接碰一碰商户 POS 终端即可支付。

海南
欢迎您

Welcome to Hainan