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How Foreigners Set up and Use Alipay in China

外国人来华如何使用支付宝：准备 · 实名 · 绑卡 · 付款

A complete walk-through for visitors to China: what to prepare, how to pass real-name verification, how to link an international card, what the limits are, and how to pay at a counter. **No Chinese bank account is required.**

面向来华访客的完整说明：需要准备什么、怎样通过实名认证、如何绑定国际银行卡、有哪些限额，以及在柜台如何付款。**无需中国银行账户。**

01 Preparation of materials 准备材料
02 Real-name authentication 实名认证流程
03 Add an international bank card 绑定国际银行卡
04 Usage restrictions and precautions 使用限制与注意事项
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01 Preparation of materials

准备材料

Identity	Card networks	No fee up to ¥200	¥5,000 per payment
Passport, Mainland Travel Permit, or a Permanent Residence ID card 护照、港澳台居民来往内地通行证、外国人永久居留身份证	Visa · Mastercard · JCB · Discover · Diners Club and others Visa、万事达、JCB、Discover、大来等国际卡组织	3% applies above that, per transaction 单笔 200 元以内免手续费，超出按 3% 收取	Maximum amount for a single transaction 单笔交易上限 5,000 元

1. **On your mobile phone, download or update your Alipay app** to the latest version. Register with your phone number and sign in.
   在手机上下载或更新支付宝 App 至最新版本，用手机号注册并登录。
2. **Get your valid identity document by your hand** (choose any of the following):
   准备好有效的身份证件（以下任选其一）：
   - Passport for overseas users
     境外用户：护照
   - Mainland Travel Permit for Hong Kong / Macao / Taiwan residents, who can also choose passport
     港澳台居民：来往内地通行证，也可选择护照
   - Foreigner's Permanent Residence Identity Card
     外国人永久居留身份证
3. **International bank card.** Supported cards include Visa, Mastercard, JCB, Discover, Diners Club, and other major international credit / debit cards.
   一张国际银行卡。支持 Visa、万事达、JCB、Discover、大来等主流国际信用卡或借记卡。
4. **Mobile phone number for receiving SMS.** International phone numbers are supported.
   可接收短信的手机号，境外号码同样支持。

Visa · Mastercard · JCB · Diners Club · Discover

02 Step-by-step instructions to set up Alipay

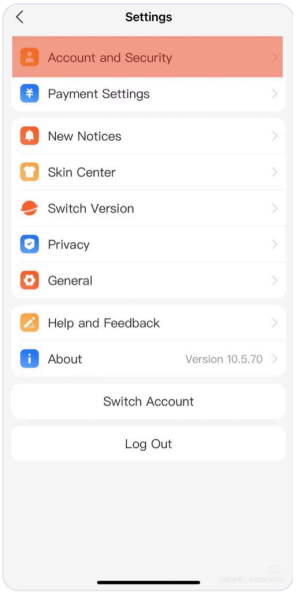
开通支付宝 · 第一步：实名认证

1 Enter the real-name authentication page 进入实名认证页面

Me → Settings (top right) → Account and Security → Identity Information → Basic Identity Information

In Settings, “Account and Security” is the first row. Inside it, open “Identity Information”, then “Basic Identity Information”.

对应中文菜单：我的 → 右上角设置 → 账号与安全 → 身份信息 → 基础身份信息。「账号与安全」在设置页第一行。



2 Fill in personal information 填写个人信息

Fill in information such as name, gender, type and number of the certificate, expiration date, occupation, and address as prompted.

按页面提示填写姓名、性别、证件类型与号码、证件有效期、职业、地址等信息。

3 Upload a verification photo 上传证件照片

Back to “Identity Information” → “Verification Photo” → upload a photo of your identity document, a passport for example.

返回「身份信息」→「证件照片」，上传身份证件照片，例如护照信息页。

Real-name verification is required for payments over ¥200 per transaction 单笔超过 200 元需先完成实名认证

Below that amount Alipay still works, but the account stays unverified and the higher limits do not open up. Enter your name as **Surname Given Name**, exactly as printed on the passport.

200 元以内仍可正常付款，但账户保持未实名状态，更高限额不会开放。姓名请按护照顺序填为**「姓 名」**，与护照完全一致。

03 Add an international bank card

开通支付宝 · 第二步：绑定国际银行卡

1 Access the card linking page 进入绑卡页面

Me → Bank Cards → Add Bank Card

对应中文菜单：我的 → 银行卡 → 添加银行卡

2 Enter the card details 填写卡片信息

Input card number, expiration date, CVV / CVC, and select the issuing country. If there are any errors, please correct them.

填写卡号、有效期、CVV / CVC 安全码，并选择发卡国家或地区；如有报错按提示修正。

Card types accepted 支持的卡种

Visa, Mastercard, JCB, Discover, Diners Club and other major international credit or debit cards. The card must be issued outside mainland China; cards issued in mainland China cannot be added.

Visa、万事达、JCB、Discover、大来等主流国际信用卡或借记卡。卡片须在中国大陆以外发行，中国大陆发行的卡无法添加。

If the card is refused 绑卡失败怎么办

Check that overseas and online payment is enabled on the card, that the billing address matches the card, and that the cardholder name matches your passport. Otherwise try another bank.

确认卡片已开通境外与线上支付、账单地址与卡片一致、持卡人姓名与护照一致；仍失败可换一家银行的卡。

Alipay tip · after ¥15,000 of cumulative payments 支付宝提示：累计支付满 15,000 元

For payments made with your Alipay account linked to international bank cards, once the cumulative payment amount reaches 15,000 yuan, you will be prompted to complete your account identity information on the page before you can proceed with further payments.

使用绑定国际银行卡的支付宝账户付款，累计支付金额达到 15,000 元后，页面会提示补全账户身份信息，补充完成后方可继续付款。

04 Usage restrictions and precautions

使用限制与注意事项

1 · Where you can use Alipay, and what works 可用范围与可用功能

You can only use the following two functions to complete consumption payment. Functions such as red envelopes, transfers and change recharge are not supported, because they are not related with the sense of consumption.

仅能使用下文两种功能完成消费付款。红包、转账、零钱充值等功能不支持，因为这些功能与消费场景无关。

2 · Transaction limits 交易限额

The maximum amount per transaction is 5,000 RMB. Alipay allows a maximum of 20,000 RMB in free transfers per day.

单笔交易最高 5,000 元。支付宝每日免手续费转账上限为 20,000 元。

3 · Fees 手续费

For transactions of 200 RMB or less per transaction, there is no handling fee. For transactions above 200 RMB, a 3% handling fee is charged (refunded proportionally when refunding).

单笔 200 元及以下不收手续费；单笔超过 200 元按 3% 收取（发生退款时按同一比例退回）。

4 · Exchange rate calculation 汇率计算

Settlement is based on the real-time exchange rate of the international card organization or the issuing bank.

按国际卡组织或发卡银行的实时汇率结算。

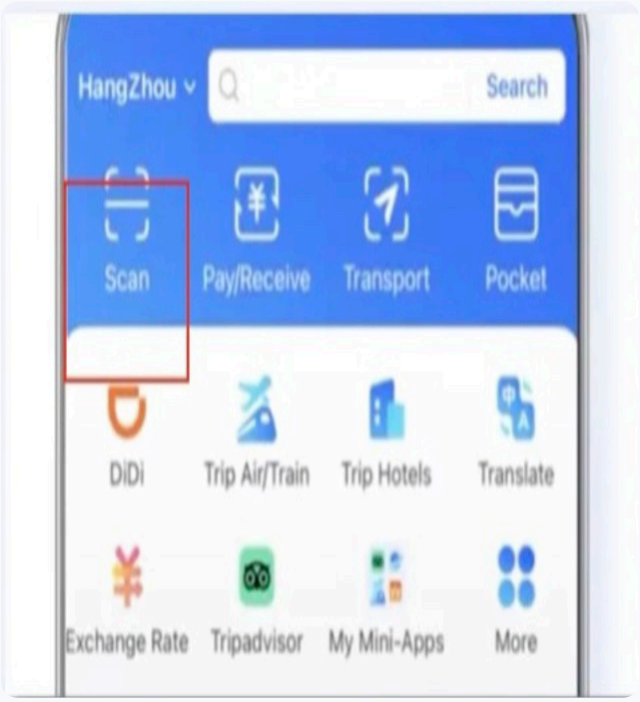
05 Usage quick guide

使用速查

1 Scan a QR code to pay 扫商户收款码付款（主扫）

Users can scan a merchant's collection code to make a payment while shopping.

消费时扫描商户的收款码即可完成付款。





1 Tap "Scan" on the home screen 首页点「扫一扫」

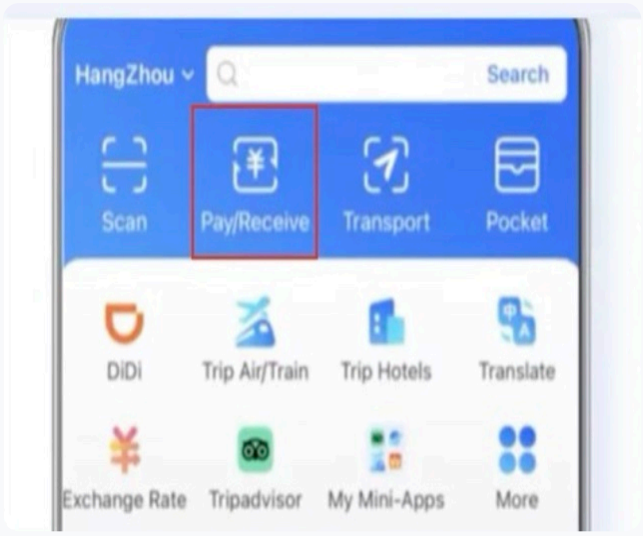
2 Frame the merchant's code 对准商户收款码

Works at stalls, taxis, small shops and restaurants — anywhere a QR code is on display. 适用于路边摊、出租车、小店与餐厅，凡有收款码的地方均可使用。

2 Present your payment code to pay 出示付款码付款（被扫）

Users display their payment code during a transaction, and the merchant uses a scanning device to scan the payment code to complete the payment.

付款时出示自己的付款码，由商户用扫码设备扫描付款码完成收款。





1 Tap “Pay / Receive” 点「收付款」　2 Let the cashier scan your code 让收银员扫码

Works at supermarkets, hotels, hospital cashiers and any counter with a scanner. 适用于超市、酒店、医院收费窗口等任何配有扫码枪的柜台。

06 Q&A

常见问题

Q1 · Why does real-name verification fail?

实名认证失败怎么办?

1. Ensure your name follows the **Surname Given Name** format, matching your passport. 2. Upload the passport information page plus the visa page, if any. 3. Contact customer service (+86 571 2688 6000) for manual review.

① 确认姓名按**「姓 名」**顺序填写，与护照一致；② 上传护照信息页，如有签证页一并上传；③ 拨打 +86 571 2688 6000 联系客服申请人工审核。

Q2 · How to unfreeze an account blocked by risk control?

账户被风控冻结如何解封?

Submit your passport, entry stamps and proof of a China address (hotel booking or rental contract). Manual review takes 3–5 business days.

提交护照、入境章页，以及中国境内地址证明（酒店订单或租房合同）。人工审核通常需 3–5 个工作日。

Q3 · Can I withdraw an Alipay balance to a foreign account?

余额能否提现到境外账户?

Balances funded by foreign cards cannot be withdrawn. They must be spent.

由境外卡充值的余额无法提现，只能用于消费。

Before you travel

出发前

Finish registration, real-name verification and card linking at home. A hotel lobby at midnight is a poor place to debug a card, and some verifications need a second document.

请在出发前完成注册、实名认证与绑卡。深夜的酒店大堂不是排查卡片问题的好地方，且部分认证需要补充第二份证件。

+86-95188

Official Alipay customer service hotline

支付宝官方客服热线

+86-571 2688 6000

English language service number. If you are using a Chinese number, dial 0571 2688 6000.

英文服务专线；使用中国号码请拨 0571 2688 6000。

Before you pay, in 20 seconds checklist · 付款前 20 秒速查

1. **Verified?** Real-name verification is required above ¥200 per transaction.
   是否已实名？单笔超过 200 元需完成实名认证。
2. **Read the amount on screen** before confirming. Maximum ¥5,000 per transaction.
   确认前核对屏幕金额，单笔上限 5,000 元。
3. **Fee:** free at ¥200 or below, 3% above that, refunded proportionally when you are refunded.
   手续费：200 元及以下免收，超出按 3%，退款时按比例退回。
4. **Payment didn’t go through?** Check the transaction record before paying a second time.
   付款未成功？先查交易记录，再决定是否重付。

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