PandaCareVIP
Care first. VIP experience.

Paying in China with TenPayGo

TenPayGo 来华支付使用指南

Pay at shops, restaurants, taxis, hotels, hospitals or medical companion service providers with an international bank card or Apple Pay. No Chinese phone number, no Chinese bank account.

使用国际银行卡或 Apple Pay，在中国大陆的商店、餐厅、出租车、酒店、医院或陪诊服务商付款。无需中国手机号、无需中国银行账户。

Scan to download
扫码下载 App

Email only	7 card networks	No fee up to ¥200	Millions of merchants
No Chinese phone number 仅需邮箱注册	UnionPay · Visa · Mastercard · Amex · JCB · Diners · Discover 七大国际卡组织	International card fee waived 单笔 200 元以内免手续费	Anywhere WeChat Pay is accepted 覆盖支持微信支付的商户

01 Four steps, start to finish

四步上手：从下载到扫码付款

About 3 minutes · 全程约 3 分钟

1 · Download & register
下载并注册

→

2 · Add a payment method
添加支付方式

→

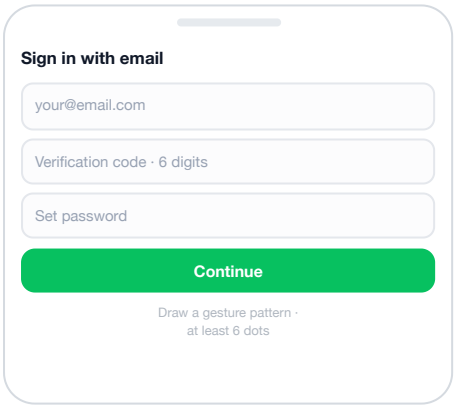
3 · Verify (if asked)
按提示验证

→

4 · Scan the merchant's QR
扫商户码付款

02 Set up on your phone

在手机上完成设置

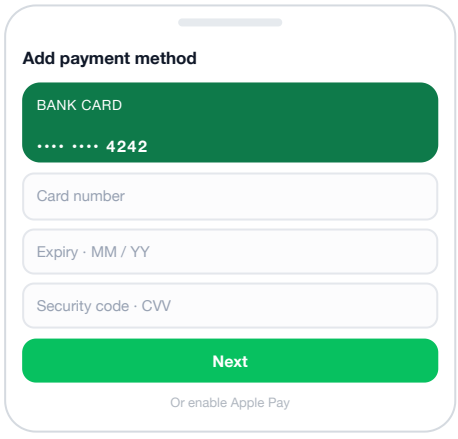


Step 1 · Register

第一步：注册

Search **TenPayGo** in the App Store or Google Play. Sign in with your email, enter the code, set a password, then draw a gesture pattern. The pattern also confirms each payment.

在应用商店搜索 TenPayGo，用邮箱注册、填验证码、设密码，再绘制手势密码。手势同时用于付款确认。

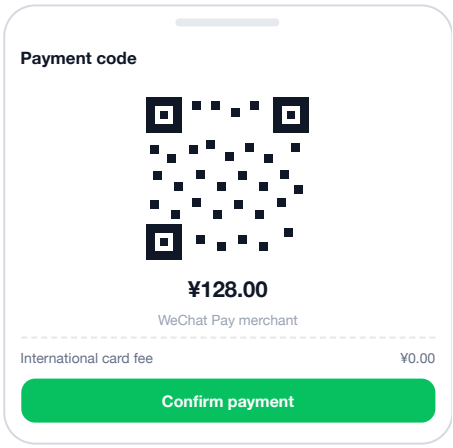


Step 2 · Add a card

第二步：绑卡

Enter an international card, or turn on Apple Pay. Your bank verifies the card once. Cards issued in mainland China cannot be added.

输入国际卡信息，或直接启用 Apple Pay。发卡行会做一次验证。中国大陆发行的卡无法绑定。



Step 3 · Ready to pay

第三步：可以付款了

Your payment code is live. Before you confirm, read the merchant name, the amount and the fee line on screen.

付款码已生成。确认前请核对屏幕上的商户名称、金额与手续费一行。

Set it up before you fly · 请在出发前完成设置

Email codes reach you anywhere, but a hotel lobby at midnight is a bad place to debug a card. Install and make one small test payment at home.

验证码境外也能收到，但深夜的酒店大堂不是排查绑卡的地方。请在出发前安装，并先做一笔小额测试付款。

03 Pay at the counter or online: scan the merchant's QR code

在柜台付款或在线支付：扫描商户二维码

Open TenPayGo 打开 App → **Tap "Scan"** 点击「扫一扫」 → **Frame the green QR** 对准绿色收款码 → **Confirm amount & pay** 核对金额后付款

The green WeChat Pay QR code usually sits on the counter, on a web page, or in the chat window where a service provider talks to you

绿色微信支付收款码通常贴在柜台、网页或服务商与您沟通的窗口

Where it works · 适用场景

Street stalls, markets, small restaurants, taxis, temples and scenic spots — anywhere you see the green WeChat Pay code, on a counter or on screen.

路边摊、菜市场、小餐馆、出租车、庙宇与景区——凡是在柜台或屏幕上看到绿色微信支付收款码的地方。

Before you confirm · 确认前

Check three things: the merchant name matches the shop in front of you, the amount is right, and the fee line is what you expect. Then approve with your gesture or Face ID.

核对三件事：商户名称与你所在的店铺一致、金额无误、手续费一行符合预期。最后用手势或 Face ID 确认。

At supermarkets and hospital counters the cashier may scan your code instead — open it and confirm on your phone.
在超市与医院收费窗口，收银员可能改为扫你的付款码：打开付款码，再在手机上确认。

04 Good to know before you pay

付款前需要知道的四件事

Fees · 手续费

Card and Apple Pay payments may carry an international card fee, shown before you confirm. ¥200 or less is currently fee-free.

刷卡与 Apple Pay 可能收取国际卡手续费，确认前必展示。单笔 200 元及以下目前免收。

Limits · 限额

Limits may apply per transaction, per day or per year. If you hit one, pay less or use another card.

限额可能按单笔、单日或单年设置。触达后降低金额或换卡。

Currency · 币种

Prices are in renminbi (¥). Your bank converts and may add its own fee.

标价为人民币（¥），折算由你的银行完成，可能另收跨境费。

Refunds · 退款

Ask the merchant to start it. Money returns to the same card.

退款请让商户发起，款项原路退回同一张卡。

05 If something goes wrong

遇到问题怎么办

My card will not link

卡片绑不上

Check it carries an international network logo, overseas and online payment is enabled, it is not expired, it has enough limit, and your bank's verification passed. Otherwise try another bank's card.

确认有国际卡组织标识、已开通境外与线上支付、未过期、额度充足、银行验证已通过；仍失败就换一张其他银行的卡。

A payment failed

付款失败

Check whether you reached a limit, then retry once. If it fails again, ask the merchant to refresh the QR or use another card. Never pay twice.

先看是否触达限额，再重试一次；仍失败请商户刷新收款码或换卡。不要重复付款。

Can I add a mainland card?

能用内地银行卡吗

No — only payment methods issued outside the mainland.

不可以，仅支持中国大陆以外发行的支付方式。

Does it cost anything?

使用应用要钱吗

The app is free; only some payments carry a fee, always shown first.

应用免费，仅个别付款可能收费，且一定先展示。

At the counter, in 20 seconds 柜台前 20 秒速查

1. **See the green QR?** Open TenPayGo, tap Scan, frame the code.
   看到绿色收款码？打开 App → 扫一扫 → 对准二维码
2. **Read the three lines:** merchant, amount, fee. Then confirm.
   看三行：商户、金额、手续费，然后确认
3. **Unsure if it went through?** Check Transactions before paying again.
   不确定是否成功？先看交易记录，再决定是否重付

Help. In-app: Support → Send Feedback · Email: tenpaygo_support@tencent.com · Official guide: tenpaygo.com
帮助。App 内：Support → Send Feedback · 邮箱：tenpaygo_support@tencent.com · 官方指南：tenpaygo.com