



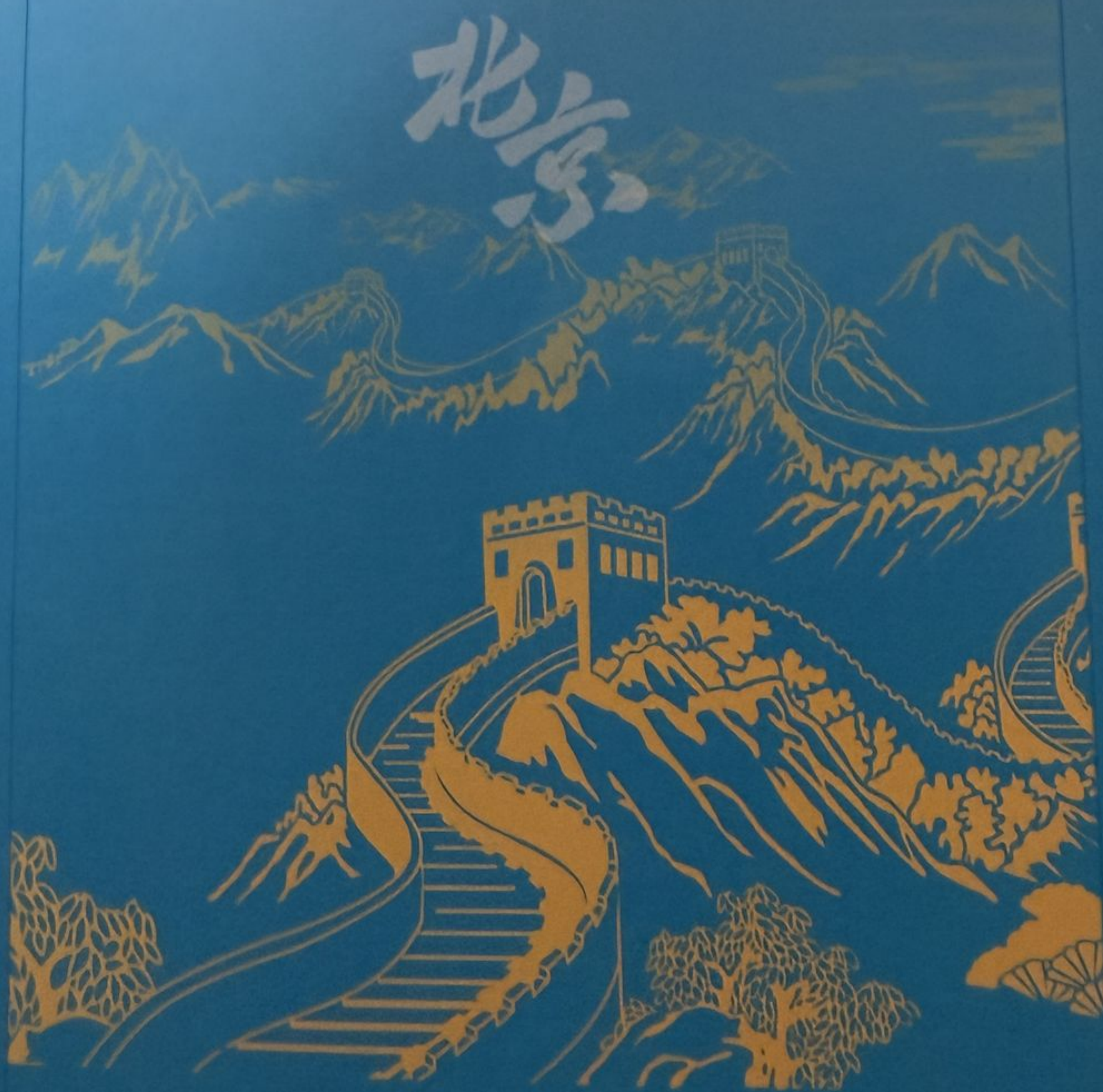
GUIDE TO PAYMENT IN BEIJING

在京支付指南

(5th Edition)

(第五版)

北京



中国支付清算协会
Payment & Clearing Association of China



北京市支付清算协会
Payment & Clearing Association of Beijing

PREFACE >>>

引言



欢 / 迎 / 来 / 到 / 北 / 京

Welcome to Beijing!

You have a number of payment options at your fingertips while in China, ranging from bank cards to mobile payments and cash. Please follow this guide to find out more.

欢迎来到北京。您可以选择银行卡、移动支付、现金等一系列支付服务。本指南将为您介绍各类支付服务的获取方式和使用流程。

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Bank Card >>> 银行卡

Bank cards issued in your home country/region can be accepted if the logos of your bank cards, such as UnionPay, Visa, Mastercard and other payment organizations, are displayed at the checkout counter (see picture below). If not, please ask the cashier whether your bank card can be accepted. If you hold a UnionPay card, it can be accepted by all merchant POS terminals in China's mainland.

如果您持标有银联、Visa、Mastercard 等银行卡，可在有相应受理标识的商户进行刷卡支付；如没有标识，您可向收银人员咨询是否可使用所持银行卡进行刷卡支付。如您持有银联卡，可在境内所有布放有银行卡支付受理终端的商户使用。

WE ACCEPT / 欢迎使用



Mobile Payment >>> 移动支付

You can enjoy convenient payment services with just a mobile phone. Mobile payment services such as Alipay, Weixin Pay and UnionPay are available.

For better payment experiences, no ID information is required for transactions under a certain amount. Give it a go!

只需一部手机，就可以使用便捷的支付服务。我们提供支付宝、微信支付、云闪付等多种支付产品，您可自行选择。

为了便利您更好地使用移动支付产品，一定金额以下的交易免于采集身份信息。快来体验吧！

1 Alipay / 支付宝

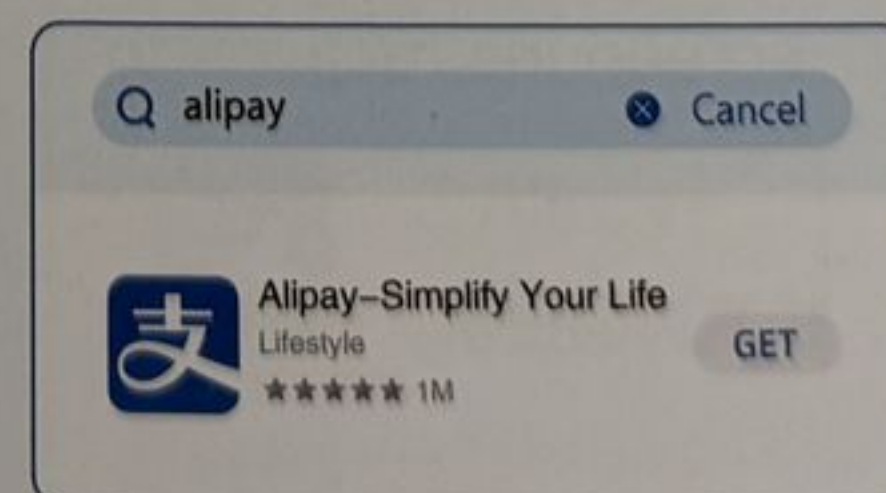


(1) Download the Alipay app in the app store or from its official website.

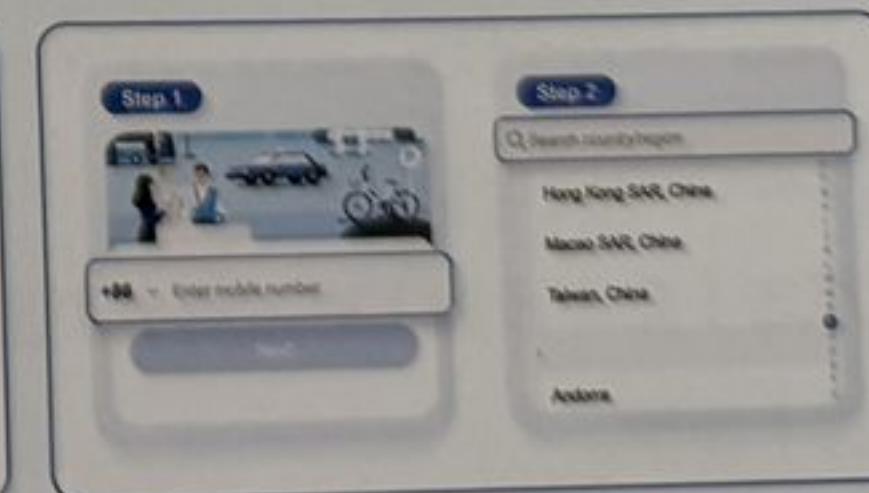
在手机应用市场或支付宝官网上下载支付宝 App。

(2) Open the app, and register with your phone number or just sign in if you have already registered.

打开支付宝。使用手机号码注册或登录。



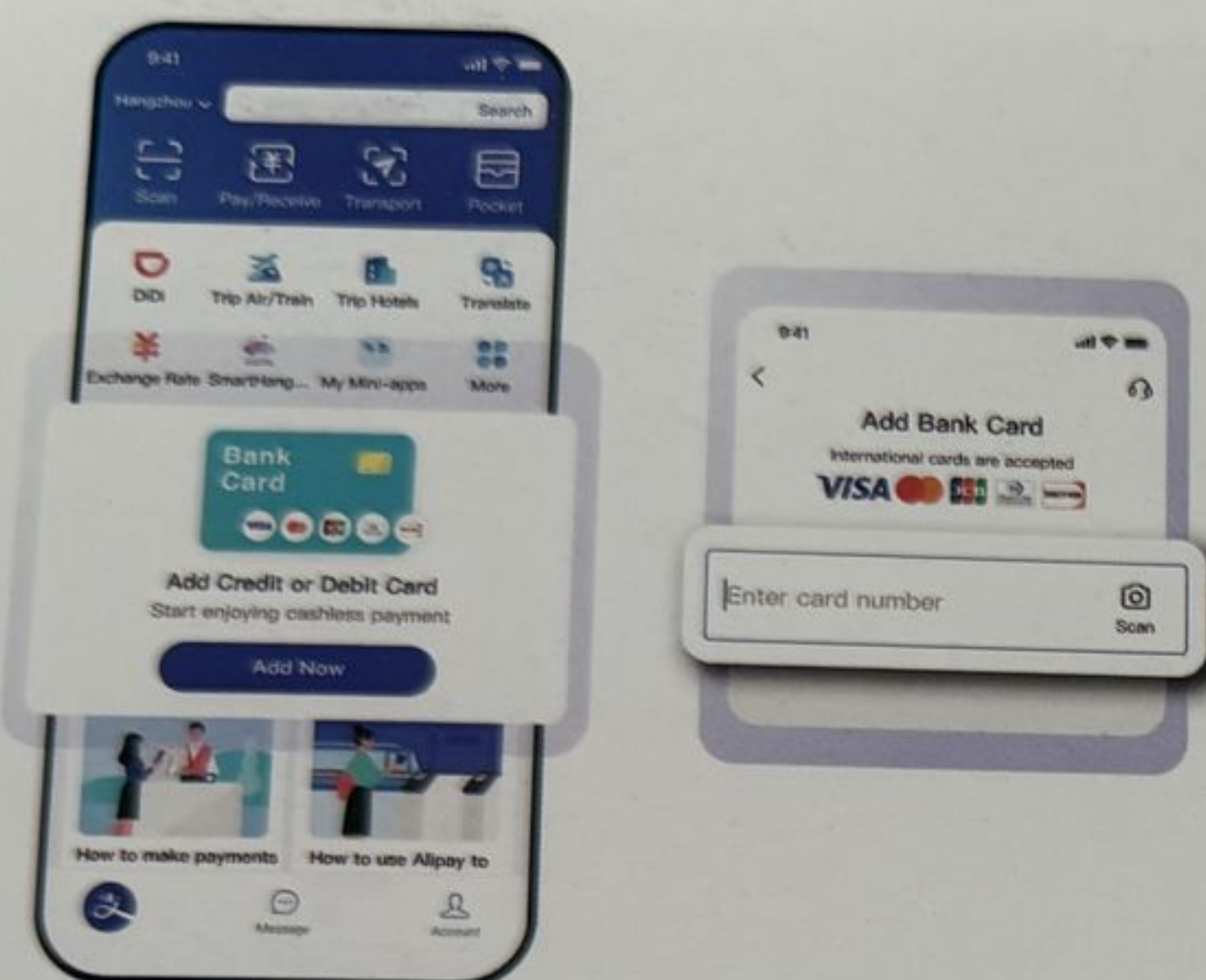
1



2

(3) Add bank cards as shown below.

在支付宝 App 中绑定银行卡。



Note / 提示

Visa, Mastercard, JCB, Diners Club, and Discover cards can all be added to Alipay.

支付宝目前支持绑定 Visa、Mastercard、JCB、Diners Club、Discover 等银行卡。



Tap "Add Now" and follow on-screen instructions to complete the process.

点击「立即添加」进入绑卡页面，按照页面提示，即可完成绑卡操作。

(4) Pay by scanning QR code.

扫码支付。

You can pay by scanning a merchant's QR code (method 1) or by having a merchant scan yours (method 2).

分为主扫（方式1）和被扫（方式2）两种方式。

Method 1 Tap "Scan", and scan the merchant's QR code.

点击「扫一扫」，扫描商家的二维码。

Method 2 Tap "Pay/Receive", and present your QR code to the merchant.

点击「付钱/收钱」，出示你的二维码。



1

2

Follow the instructions in the app to complete the payment.

按照提示，完成支付流程。



English Service Hotline / 服务电话



Alipay
支付宝

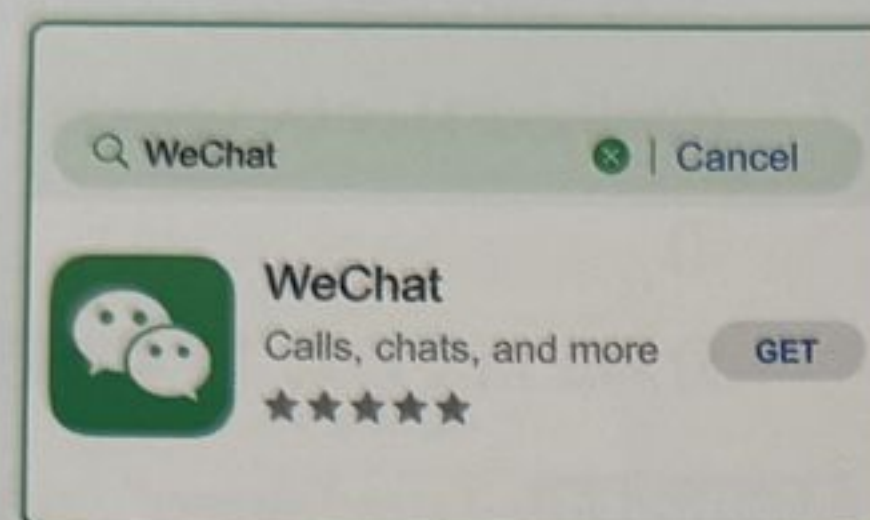
+86-571 2688 6000

Please dial 0571 2688 6000 if you are using a Chinese number.
如果你使用中国手机号，请拨打 0571 2688 6000。

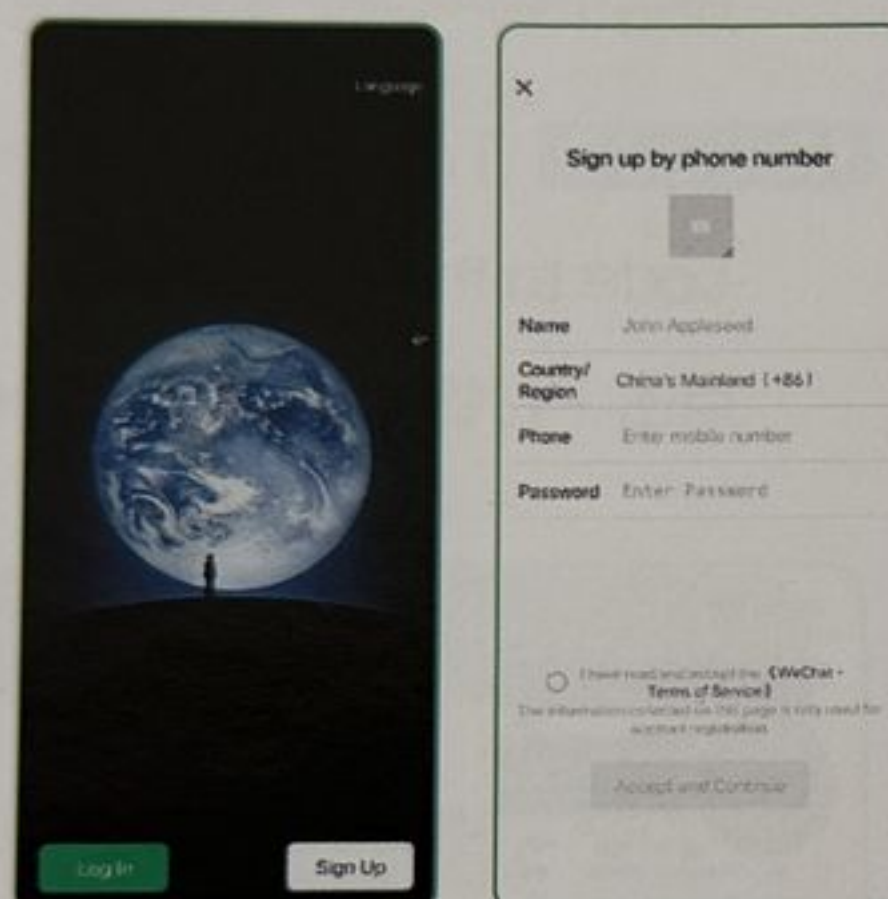
2 Weixin Pay / 微信支付



- (1) Download the WeChat app in the app store.
在手机应用市场上下载微信 App。



- (2) Open the WeChat app, and register with your phone number or just sign in if you have already registered.
打开微信 App，使用手机号码注册或登录。

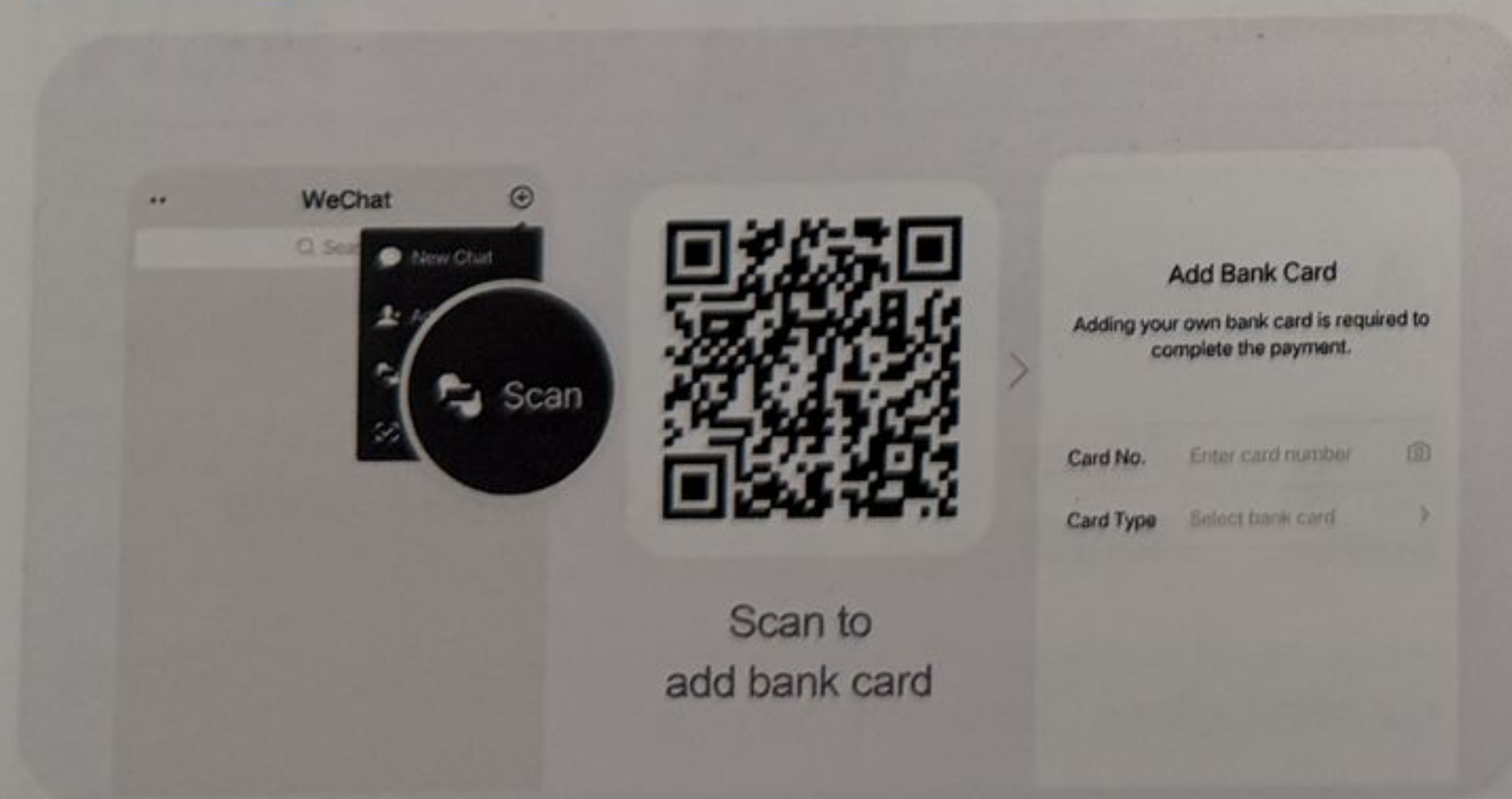


1

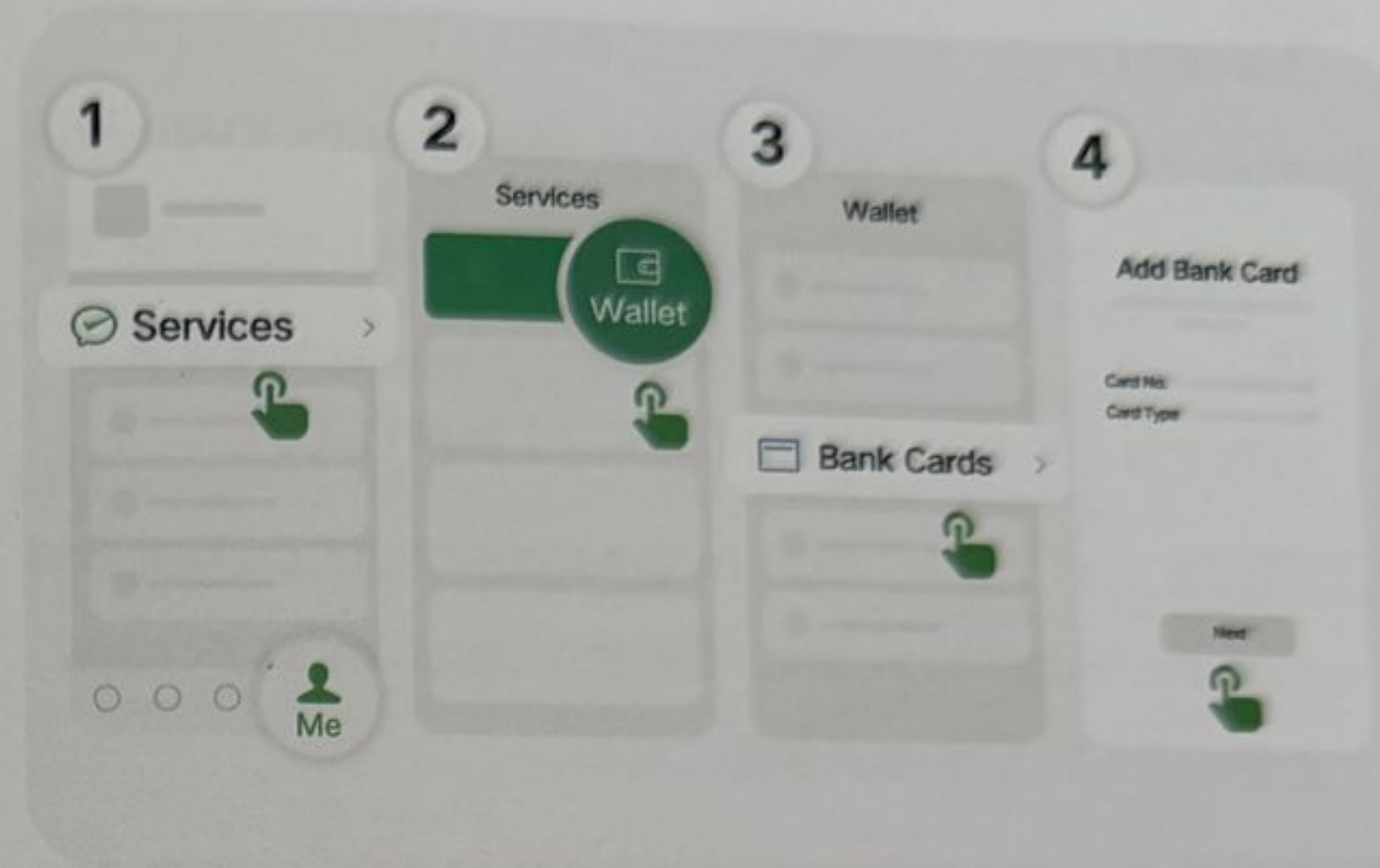
2

- (3) Add bank cards as shown below.
在微信 App 中绑定银行卡。

Method 1



Method 2



Note / 提示

Visa, Mastercard, American Express, JCB, Diners Club, and Discover cards can all be added to Weixin Pay.

微信支付目前支持绑定 Visa、Mastercard、American Express、JCB、Diners Club、Discover 等银行卡。

VISA



Follow on-screen instructions to complete the process.

按照页面提示，即可完成绑卡操作。

(4) Pay by scanning QR code.

扫码支付。

You can pay by scanning a merchant's QR code (method 1) or by having a merchant scan yours (method 2).

分为主扫（方式1）和被扫（方式2）两种方式。

Method 1 Tap the "+" sign at the upper right corner and then the "Scan" icon, and scan the merchant's QR code.
点击「扫一扫」，扫描商家的二维码。

Method 2 Tap the "+" sign at the upper right corner and then the "Money" icon, and present your QR code to the merchant.

点击「付钱/收钱」，出示你的二维码。



Scan QR Code to Pay

1



Present Payment Code to Pay

2

Follow the instructions in the app to complete the payment.

按照提示，完成支付流程。



English Service Hotline / 服务电话



Weixin Pay
微信

+86-571-95017

Please dial 95017 if you are using a Chinese number.
如果你使用中国手机号，请拨打 95017。

3 UnionPay / 云闪付



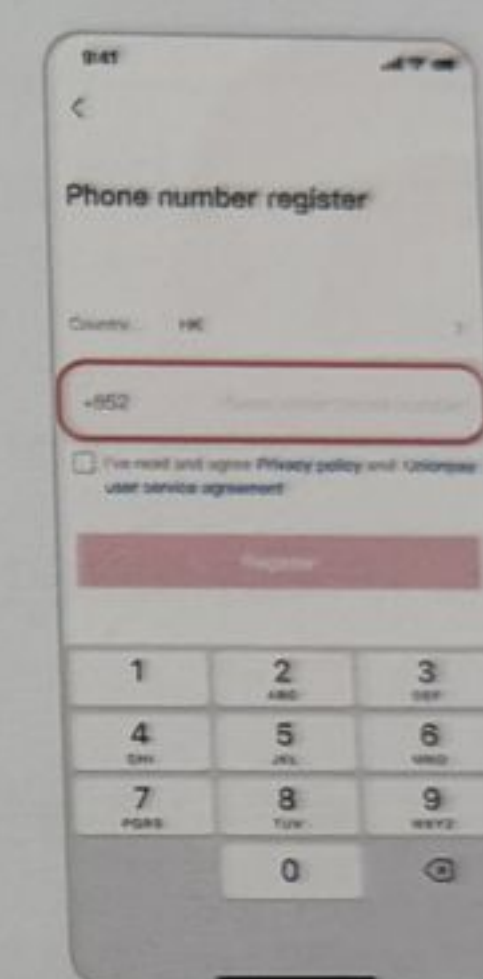
(1) Download the UnionPay app in the app store or from its official website.

在手机应用市场或银联官网上下载云闪付 App。

(2) Register with your phone number and sign in.
使用手机号码注册并登录。



1



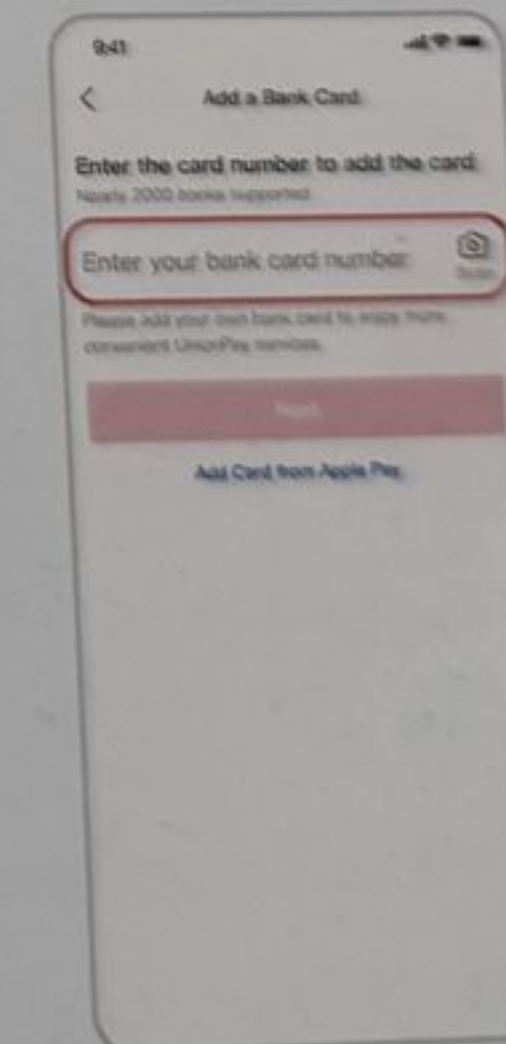
2

(3) Add bank cards as shown below.

在 App 中绑定银行卡。



1



2

* Currently, the app supports overseas UnionPay cards issued in places such as Hong Kong SAR and Macao SAR.

目前，云闪付绑卡支持香港、澳门等特定地区发行的银联卡。

Tap "Next" and follow the on-screen instructions to complete the process.

点击「下一步」进入绑卡页面，按照页面提示，即可完成绑卡操作。



(4) Pay by scanning QR code.

扫码支付。

You can pay by scanning a merchant's QR code (method 1) or by having a merchant scan yours (method 2).

分为主扫（方式1）和被扫（方式2）两种方式。

Method 1 Tap "Scan", and scan the merchant's QR code.

点击「扫一扫」，扫描商家的二维码。

Method 2 Tap "Pay/Collect", and present your QR code to the merchant.

点击「付钱/收钱」，出示你的二维码。



1

Follow the instructions in the app to complete the payment.

按照提示，完成支付流程。



2



English Service Hotline / 服务电话



UnionPay
云闪付

+86-95516

for users with Chinese-mainland mobile phone numbers / 境内请拨打

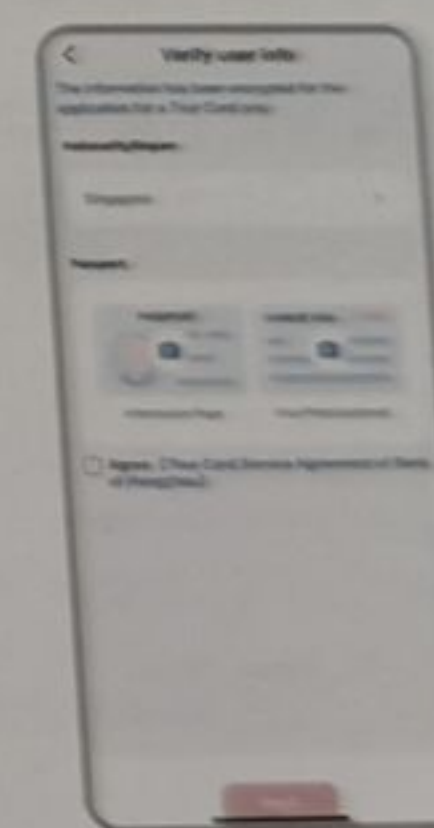
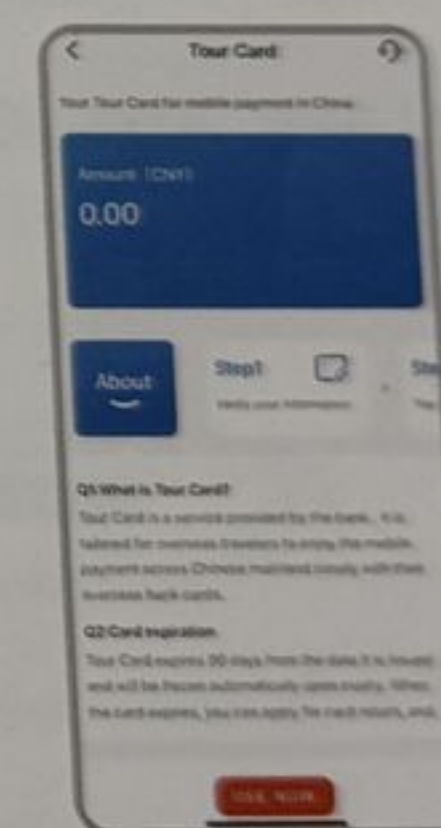
+86-21-95516/+86-21-20556900

for users with non-Chinese mainland mobile phone numbers / 境外请拨打

Pay with a Tour Card / 使用旅行通卡支付

Tour Card is a prepaid card which you can apply for and top up in the UnionPay app to make everyday purchases, online or offline.

旅行通卡属于预付费卡，您可以在云闪付 App 上申请并充值后在日常线上及线下消费场景使用。



TIPS / 特别提示

Please scan the QR code that carries the logo of the payment service provider of your choice when making payment. For example, use the Alipay app to scan the QR code with the Alipay logo.

在扫码环节，请注意观察不同移动支付产品的条码标识。如用支付宝的 App 扫有支付宝标识的条码。

4 NiHao China App / 你好中国

Supports binding of UnionPay cards issued overseas for payment, or opening a Travel Pass wallet for recharging and usage via major international bank cards such as Visa and Mastercard.

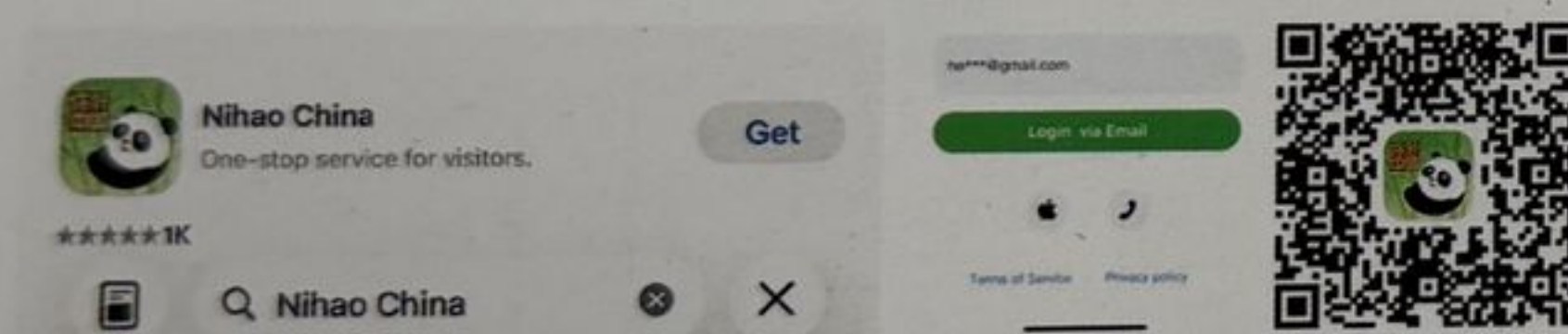
支持绑定境外发行的银联卡支付或开通旅行通钱包，通过Visa、万事达等国际主流银行卡充值后使用。

Get Started with Nihao China in 2 Steps 2步快速用上Nihao China

Step 1 Download & Register / 第一步 下载和注册

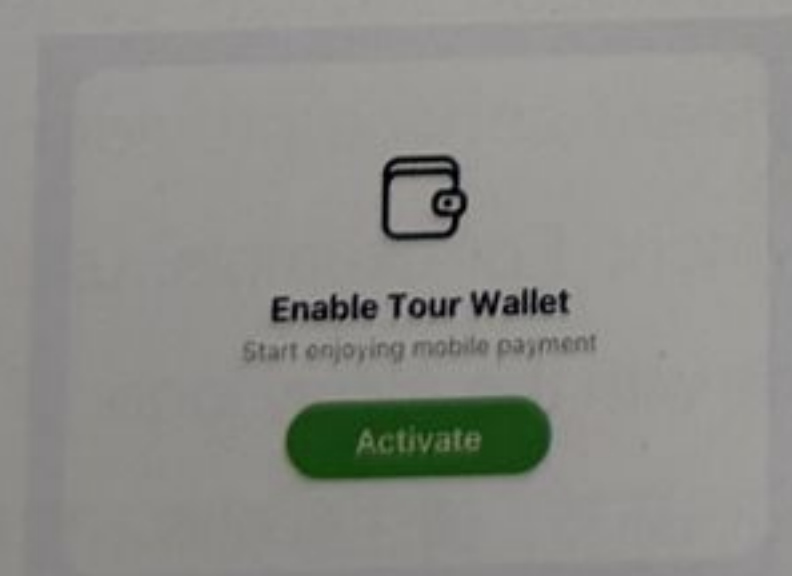
Download Nihao China App. Register and log in using your email, mobile number, or third-party accounts.

在应用市场下载“你好！中国”App，通过邮箱、手机号、第三方账号授权登录等形式注册登录。



Step 2 Enable Tour Wallet / 第二步 开通钱包

Access the wallet by tapping the “Activate” button on the homepage. 点击首页中部的“激活”按钮进入钱包页面。

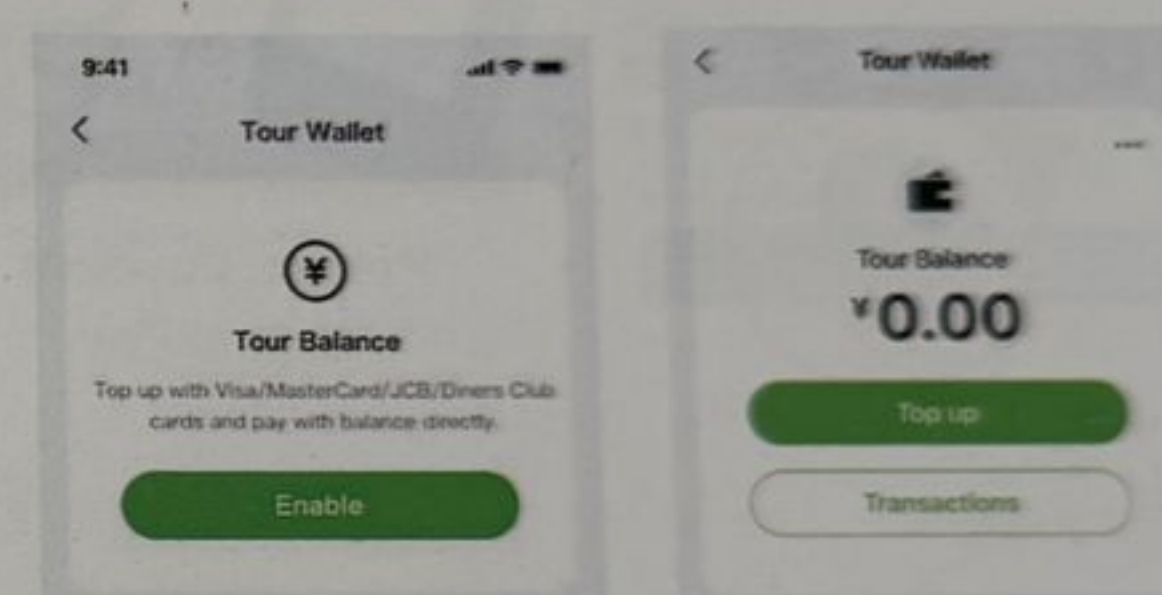


Option 1 Enable Tour Balance / 选择一 开通余额

A. Tap the “Enable” button and follow the on-screen instructions to enable the “Tour Balance” function. 点击“开通”按钮，根据页面指示开通余额。

B. Once the above function is enabled, tap “Top up”, enter the desired amount and complete the verification process. The funds will be credited to your balance in real time.

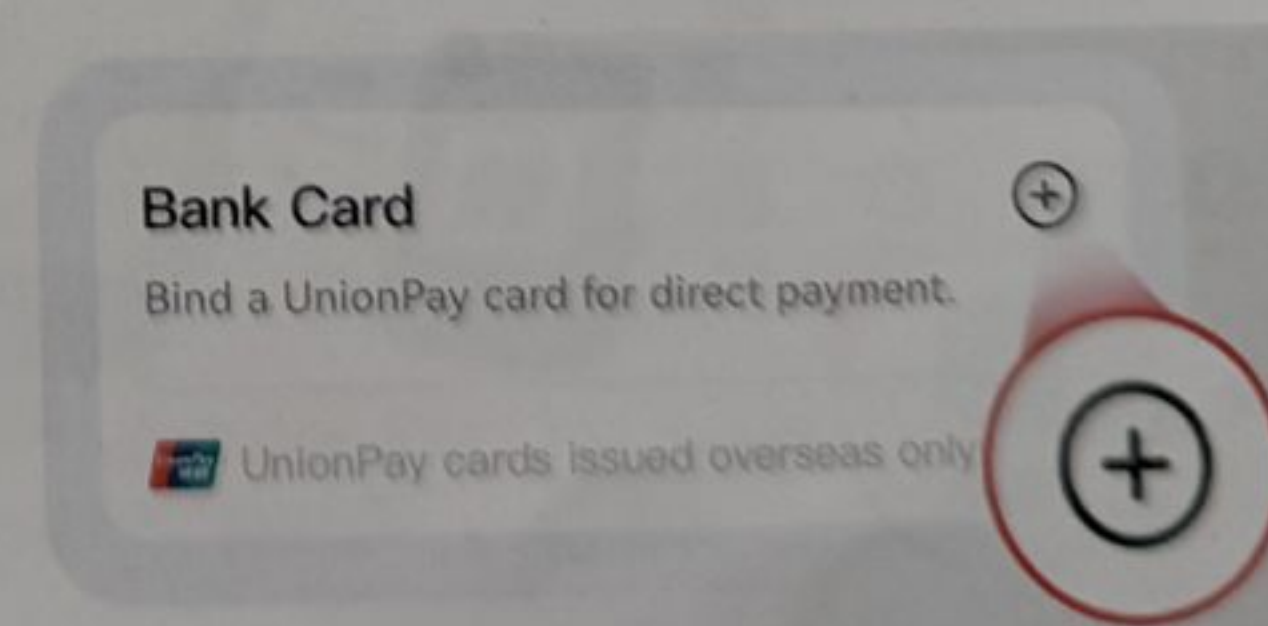
余额开通后，点击“充值”按钮，录入充值金额等信息且完成验证后，充值资金将实时入账余额。



Option 2 Linking an International UnionPay Card 选择二 绑定银联外卡

Go to the wallet page, tap the “⊕” icon, and enter the details of your international UnionPay card (a 62-starting UnionPay card issued overseas). Once verified, the card will be successfully linked.

进入钱包页面，点击下方“⊕”，输入境外发行的62银联卡（即银联外卡）卡号等信息，验证通过后即可绑定银联外卡。



How to Pay? / 如何支付?

Method 1 If the merchant has a barcode scanner: Tap "Pay" and show your QR code.

商家有扫码机器：点击【付款码】——出示您的二维码。



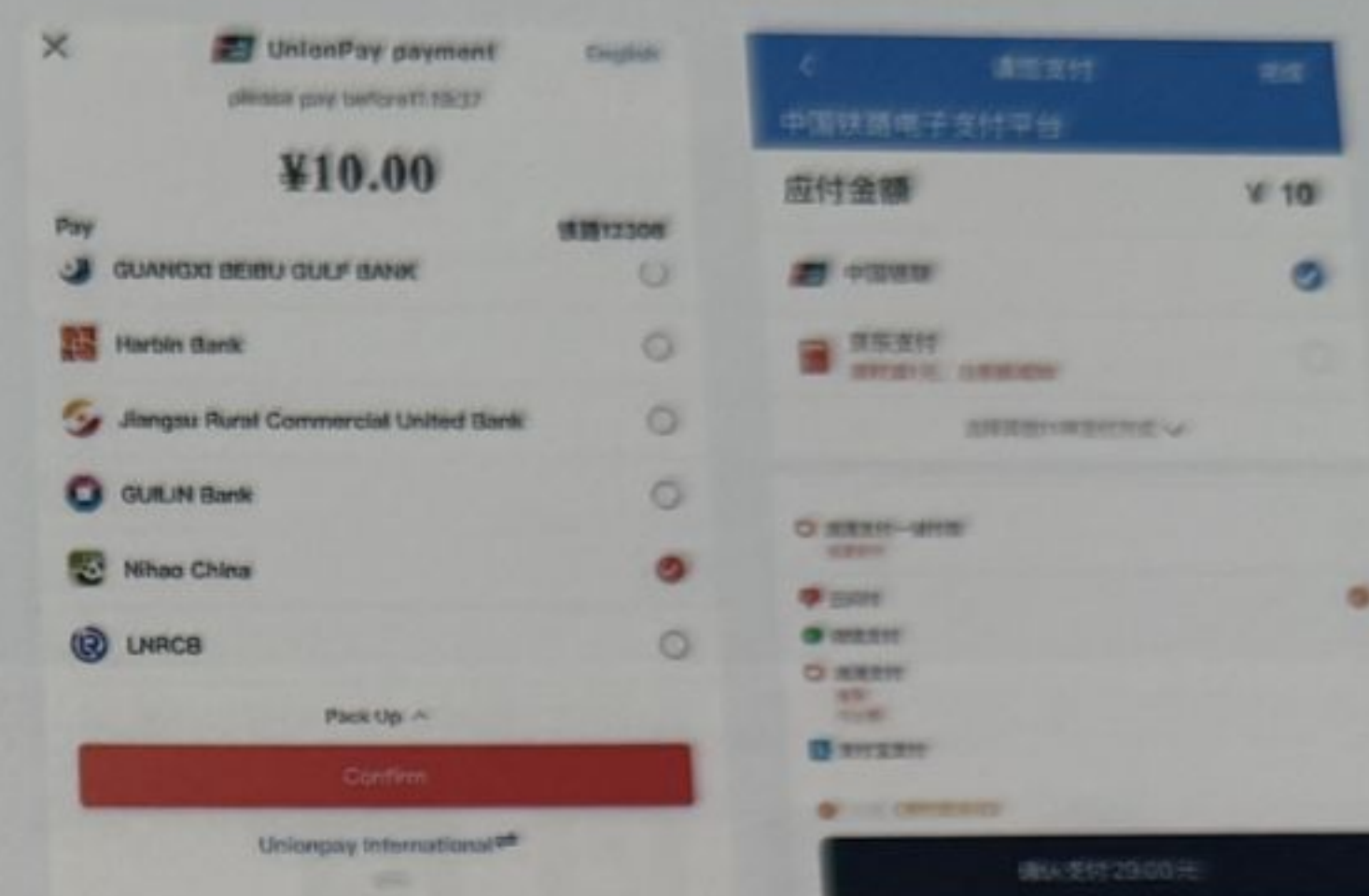
Method 2 If the merchant displays a UnionPay, WeChat, or Alipay QR code: Tap "Scan" on the homepage and scan the merchant's QR code.

商家有银联、微信、支付宝二维码：点击首页【扫一扫】——扫描商家二维码。



Method 3 Within consumer apps: Select "UnionPay" or "UnionPay APP" from the payment options.

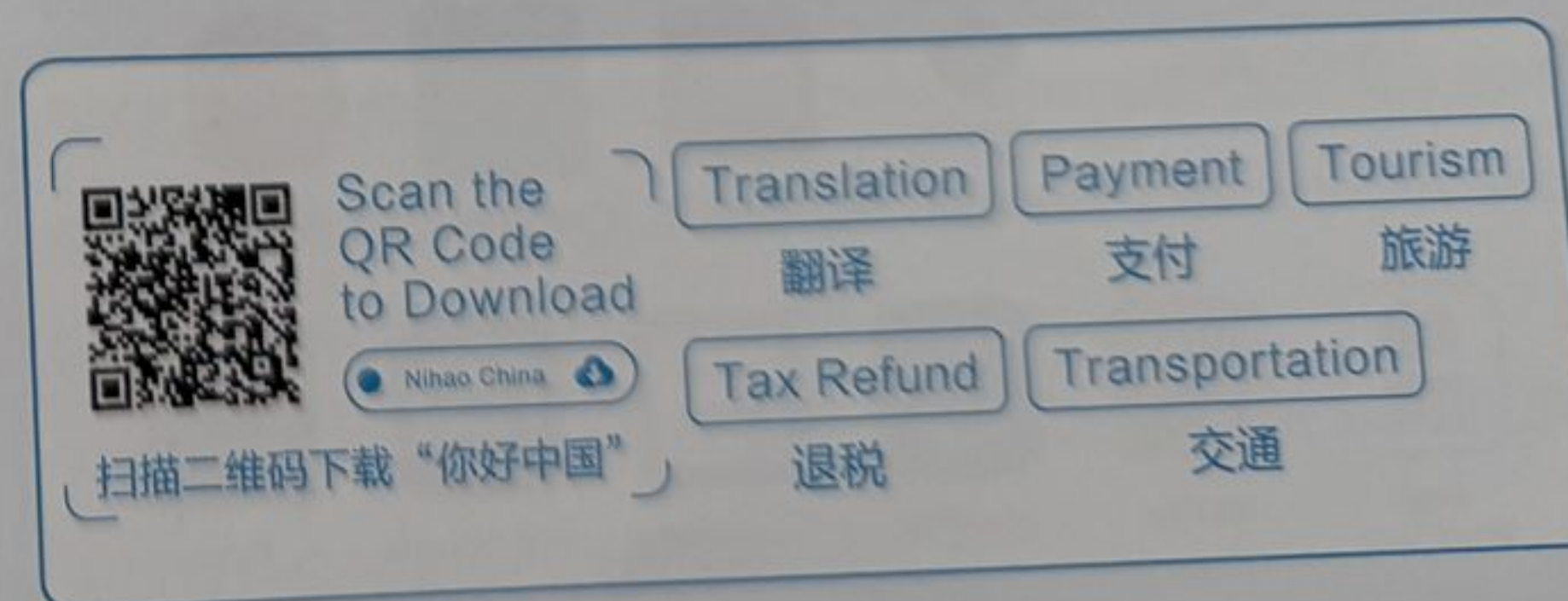
消费类App：选择消费类App支付列表中的银联/云闪付。



Method 4 Public Transit:

Covers the subway systems in key cities nationwide and bus networks at or above the county level.

公共出行：覆盖全国重点城市地铁及县级以上公交网络。



Some international e-wallets are accepted
by merchants in China
部分境外电子钱包，可在境内商户畅通支付

Easy payment with your e-wallet
用您的钱包轻松支付

You can pay directly with the e-wallets listed in this page
without downloading other apps.
如您是以下境外电子钱包的用户，可直接使用现有钱包进行支付，无需另行下载其他 App。

Hong Kong SAR / Macao SAR



Southeast Asia



Japan / South Korea / Mongolia



Cash >>> 现金



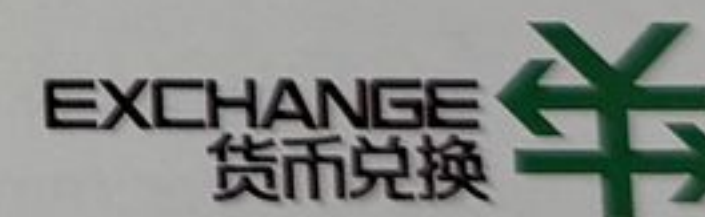
You can withdraw RMB cash from ATMs that accept international bank cards at the port of entry, where you can also exchange other currencies for RMB through banks, exchange service providers or self-service exchange machines. In downtown areas, you can still get RMB cash via these methods.

在入境的机场、港口等地，您可以选择接受国际银行卡的 ATM 提取现金，也可选择银行网点、兑换机构或使用自助兑换机将外币兑换为人民币现金。在市内，您依然可以通过上述方式获取人民币现金。



Authorized currency exchanges, some hotels, bank branches and currency exchange kiosks also provide currency exchange services. Usually, there is an eye-catching "exchange" sign on display so you may find them easily.

兑换特许机构、部分酒店前台、银行网点、自助兑换机均可提供外币兑换人民币现金服务。他们通常会张贴有醒目的“兑换标识”。



Kindly note that you can convert your remaining RMB cash back to foreign currency in downtown areas or at the port of exit with the help of authorized currency exchanges and banks with currency exchange service.

友情提示：您剩余的人民币现金，依然可以在市内或离境前选择兑换特许机构或银行网点兑回外币。



Bank Account >>> 账户

You can open a bank account with your passport or other valid IDs at any nearby bank outlet, such as the Industrial and Commercial Bank of China (ICBC), the Agricultural Bank of China (ABC), the Bank of China (BOC), the China Construction Bank (CCB), and the Bank of Communications (BOCOM). Please consult the staff at the bank outlet or visit their official websites for more information.

With the account, you can enjoy a variety of financial services (such as deposit and withdrawal of both RMB and foreign currencies, foreign currency purchase and sale, domestic transfer and cross-border remittance, foreign currency exchange, and making payment).

您可以持护照等有效证件就近去银行网点开立本外币银行账户，工商银行、农业银行、中国银行、建设银行以及交通银行等商业银行均可提供账户开立服务。具体办理条件可在网点咨询或在银行官网查询。办理银行账户后，您可以享受存取人民币和外币、结售汇、境内转账和跨境汇款、外币兑换以及支付等服务。

E-CNY* >>> 数字人民币

You can also make payment with e-CNY if you are interested in e-CNY.

如果您对数字人民币有兴趣，您还可以使用数字人民币支付。

Download the "e-CNY" app in the app store. Android users can also scan the QR code below to download. Then, pay by following the instructions in the app.

手机用户可在应用市场下载安装“数字人民币 App”。安卓用户还可扫描下方二维码直接下载安装。然后，根据 App 内的提示使用。



* Note: E-CNY app registration service is available to users in the following pilot areas: Beijing, Tianjin, Hebei, Dalian, Shanghai, Jiangsu, Zhejiang (Hangzhou, Ningbo, Wenzhou, Huzhou, Shaoxing and Jinhua), Fujian (Fuzhou and Xiamen), Shandong (Ji'nan and Qingdao), Changsha, Guangdong, Guangxi (Nanning and Fangchenggang), Hainan, Chongqing, Sichuan, Yunnan (Kunming and Xishuangbanna) and Xi'an.

* 注：数字人民币 App 可在如下试点地区注册使用：北京，天津，河北，大连，上海，江苏，浙江（杭州、宁波、温州、湖州、绍兴、金华），福建（福州、厦门），山东（济南、青岛），长沙，广东，广西（南宁、防城港），海南，重庆，四川，云南（昆明、西双版纳），西安。



24-hour e-CNY customer service hotline: +86-10-956196
24 小时全国客户服务热线：+86-10-956196

Travel Pass >>> 畅游通

"Travel Pass" integrates bank card payments and SIM card communication services through its dedicated terminal, precisely addressing the payment and connectivity needs of inbound tourists. It also offers all-in-one solutions such as portable WiFi, translation, and navigation services.

“畅游通”通过专属终端，聚合银行卡支付和 SIM 卡通信服务，精准满足入境游客支付与通信需求，同时还支持随身 WiFi、翻译、地图等一站式服务。

Please bring your valid identification documents to the service counters at Beijing Capital International Airport, Beijing Daxing International Airport, and 42 Beijing Unicom business halls within Beijing city.

请携带您的有效身份证件至北京首都国际机场、北京大兴国际机场及北京联通市内 42 家营业厅办理。

Service Hotline / 服务电话

If you encounter any issues while using the "Travel Pass" application, please call 95526.

For inquiries regarding merchant coverage of QR code payment or issues related to Card to QR application, please call 95516.

If you encounter any problems while using China Unicom, please call 10010.

在使用 Travel Pass 应用程序时遇到问题，请致电 95526。

有关二维码支付商户范围或使用 Card to QR 应用程序相关问题，请致电 95516。

在使用中国联通通信服务过程中遇到问题，请致电 10010。



CUBe Card >>> 幂方卡

CUBe card integrates e-CNY and BEIJING PASS into China Unicom 5G NFC SIM cards, offering a comprehensive solution that combines communication, payment, and transportation services. CUBe card is specifically designed to facilitate the needs of foreign visitors travel in Beijing.

幂方卡是联通智慧生活卡，搭载了数字人民币和北京一卡通应用，为外籍来华人员提供一卡多应用服务，覆盖通信、支付及公交出行等场景。

Please bring your valid identification documents to the service counters at Beijing Capital International Airport, Beijing Daxing International Airport, and 42 Beijing Unicom business halls within Beijing city.

请携带您的有效身份证件至北京首都国际机场、北京大兴国际机场及北京联通市内 42 家营业厅办理。

Service Hotline / 服务电话

If you encounter any problem while using China Unicom, please call 10010.

If you encounter any problem while using eCNY payment service, please call 95566.

If you encounter any problem while using BEIJING PASS, please call 96066.

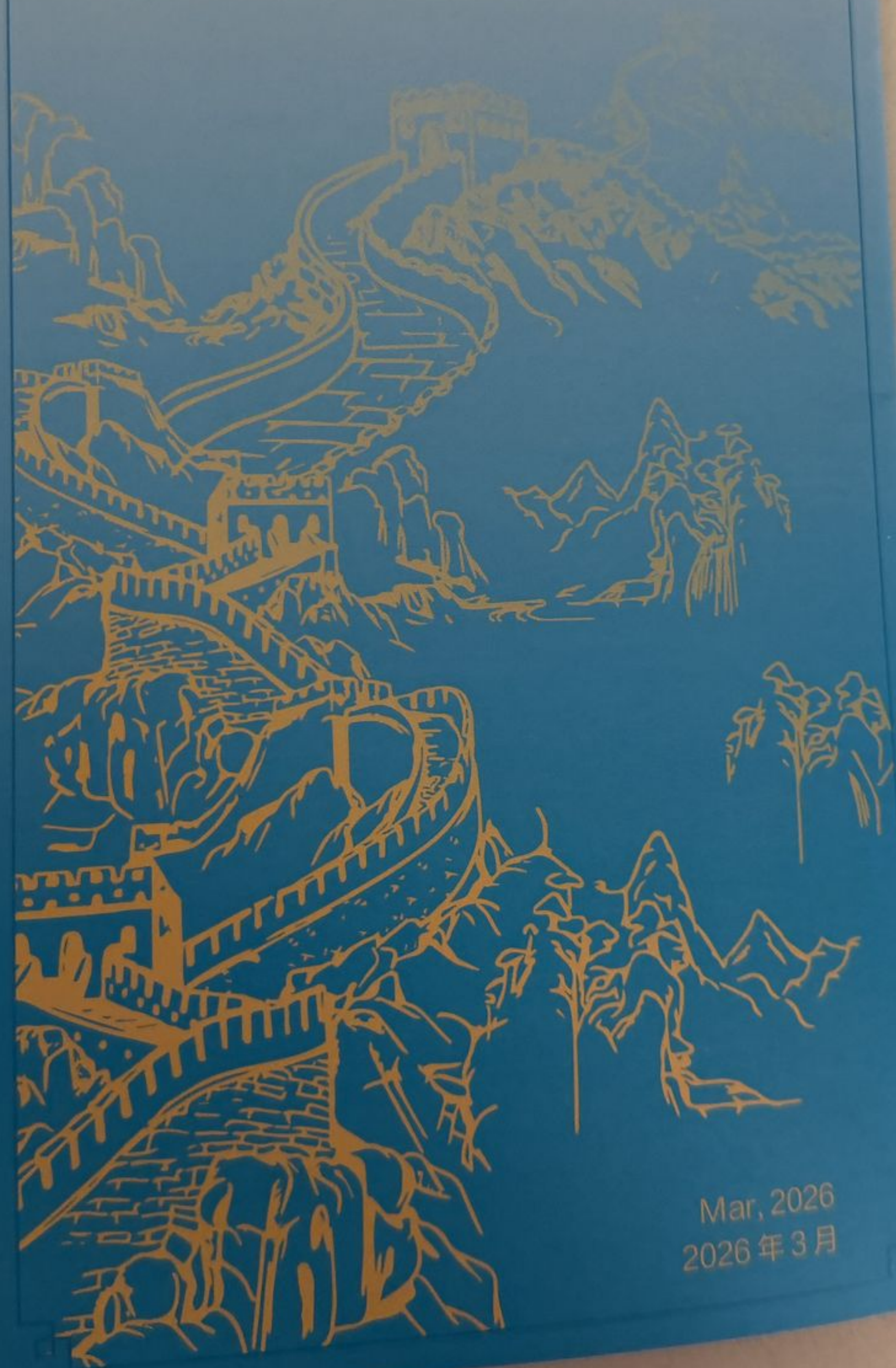
在使用中国联通通信服务过程中遇到问题，请致电 10010。

在使用数字人民币支付过程中出现问题，请致电 95566。

在使用 BEIJING PASS 过程中遇到问题，请致电 96066。



WELCOME TO BEIJING
北京欢迎你



Mar, 2026
2026 年 3 月