

Payment Setup Checklist

Goal: avoid being stuck when cards are not accepted or when QR payment is expected.

Open the complete payment guide

Set up Alipay or WeChat Pay, understand QR payment, and prepare reliable backup options.

[SCAN FOR THE FULL GUIDE](#)



Set up before departure

- ☐ Choose your primary mobile payment app: Alipay, WeChat Pay, or both.
- ☐ Create an account and complete any identity or card verification requested by the app.
- ☐ Link an international card and confirm your bank allows overseas and in-app payments.
- ☐ Make sure you can receive SMS or app verification messages while traveling.
- ☐ Update your phone OS and payment apps before departure to avoid login issues abroad.

Know the QR payment flow

- ☐ Merchant scans you: open the payment code in the app and let the cashier scan it.
- ☐ You scan merchant: scan the merchant QR code, enter amount if needed, and confirm payment.
- ☐ For restaurants, some QR menus ask you to pay inside the menu; others ask you to pay at the cashier.
- ☐ Keep receipts or screenshots for deposits, hotel payments, and ticket purchases.

Backup plan

- ☐ Carry a small amount of RMB cash for rare cases, deposits, or technical problems.
- ☐ Bring at least one physical card as backup, but do not assume every place accepts Visa or Mastercard.
- ☐ Save your bank's international support contact and know how to unlock a blocked card.
- ☐ If payment fails, try another card, another app, or ask staff if cash is accepted.

Keep at least two ways to pay: a mobile payment app plus cash or a physical card as backup.