SinoGoat.com

PRACTICAL CHINA GUIDES

CHINA PAYMENT SURVIVAL GUIDE • 2026

China Payment Survival Guide

Set up Alipay and WeChat Pay before you fly
Know how to scan, tap, or use cash on arrival
Handle failed payments and keep a backup method

English edition · Original screenshots preserved

sinogoat.com

Contents

A practical sequence from pre-departure wallet setup through QR payments, troubleshooting, safety, and counter phrases.

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1. Before You Fly: Build a Payment Backup

Complete setup and testing before departure so you do not lose arrival time to downloads, verification, and card linking.

- Download Alipay and WeChat from the App Store or Google Play while your usual app store and network are available.
- Prepare your passport, a phone number that can receive SMS, and a card enabled for overseas online payments.
- Confirm camera access, mobile data, SMS delivery, and battery health.
- Carry a physical backup card and enough RMB cash for your first day.

Choose one primary method and two backups

Method	Strength	Use it for	Watch out
Alipay	Usually the easiest first wallet for overseas visitors	Restaurants, shops, taxis, attractions	Setup and card support vary by account
WeChat Pay	Widely used by merchants and local services	Businesses that prefer WeChat	Verification can be stricter
Physical bank card	Does not depend on your phone	Hotels, airports, larger stores	Small merchants may not accept it
Cash	Works without network or phone power	Small shops, markets, emergencies	Keep small notes and change
ATM	Adds cash when needed	Bank branches and larger commercial areas	Check network support and fees

> Recommended order: make Alipay your primary option, use WeChat Pay as a verified backup, and carry a physical card plus cash independently.

The 10-minute payment checklist

- Your phone is unlocked and can install apps.
- Your number receives international SMS.
- Your passport name spelling matches the account.
- At least one overseas-payment card works; a second card is stored separately.
- Roaming or a travel eSIM is ready, and your bank's emergency number is saved offline.
- Cash for day one is packed.

> Opening the app does not prove that it can pay. Install, verify, link, and test before departure.

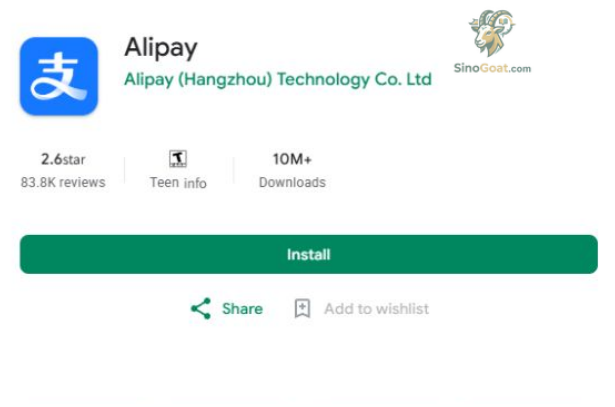
2. Alipay: Setup and First Test

Alipay and WeChat Pay are not identical

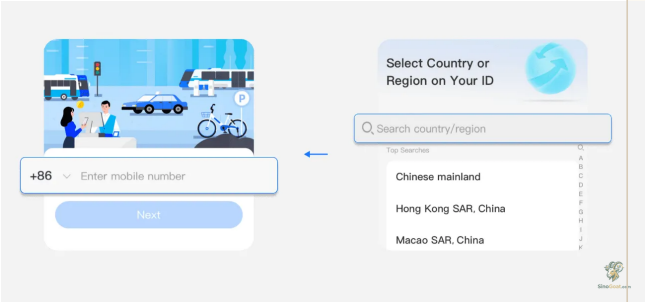
Alipay is usually the easier first wallet for overseas visitors. It supports an English interface and lets you scan a merchant code or show your own payment code. WeChat is already a common messaging app, but wallet verification can be stricter and should remain a backup until tested.

> Test both wallets with a small payment. Only a clear success screen, transaction record, and merchant confirmation prove that the method works.

Install and register Alipay



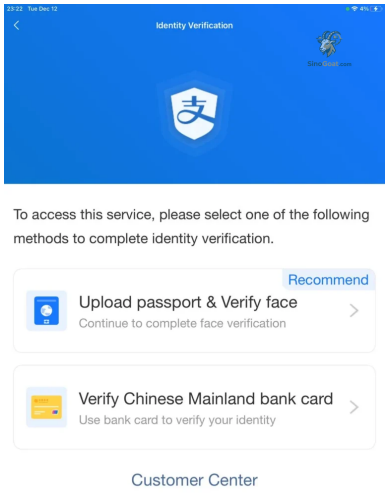
01 Search for Alipay in Google Play and tap Install.



02 Select your country or region and enter a number that receives SMS in China.

Before continuing: the phone number must work throughout the trip, your passport must be at hand, and the app must come from an official store. Menu wording can vary between versions.

Complete identity verification



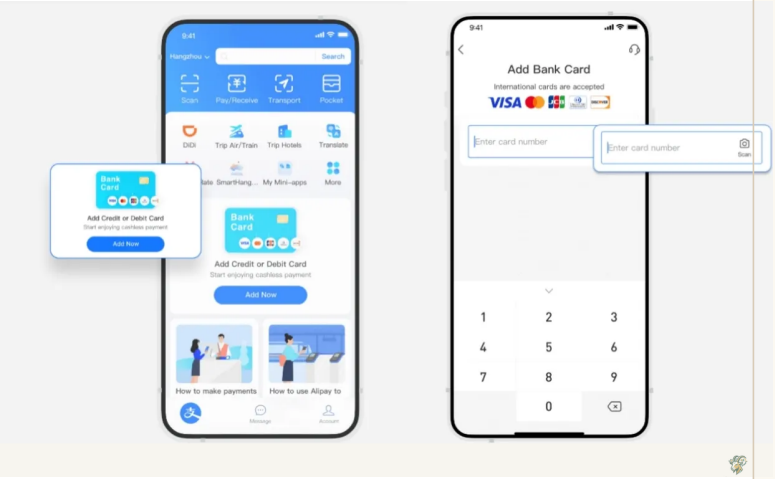
03 Upload passport and verify your face when prompted.

Inside the app

- Open Me > Settings > Account & Security.
- Open Identity Verification.
- Photograph the passport data page.
- Complete face verification and wait for approval.

If verification stalls, check passport clarity, name spelling, Wi-Fi, and mobile data. Use official in-app support only.

Add an international bank card



04 Open Bank Cards > Add Bank Card, enter or scan the number, and confirm the card appears.

Card support

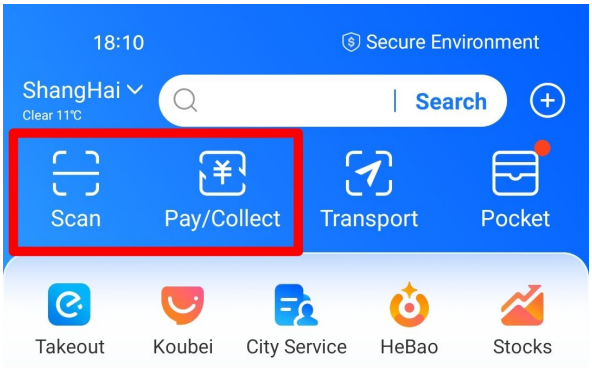
Visa and Mastercard are common, but acceptance depends on issuing country, card type, account review, and transaction type. If one card fails, try another before assuming the app is broken.

Test Alipay on sinogoat.com

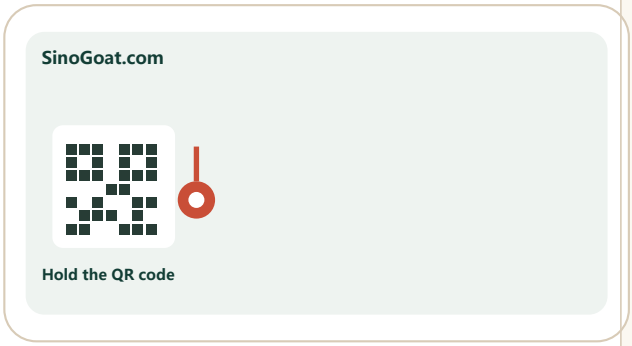
1. Open sinogoat.com before departure.
2. Complete a test payment for the China Survival Audio Pack.
3. Pay with the card or wallet you plan to use in China.
4. Wait for the order page and payment app to show success.

> A successful test payment for the China Survival Audio Pack confirms that Alipay, the card, and the payment route work together. Resolve any failure before you travel.

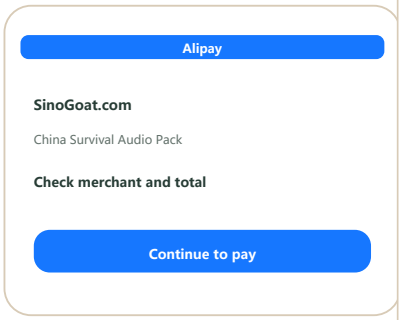
How to test Alipay: scan or long-press



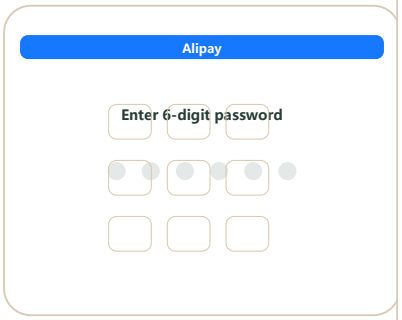
Only when the QR code is on another screen: open Alipay and tap Scan.



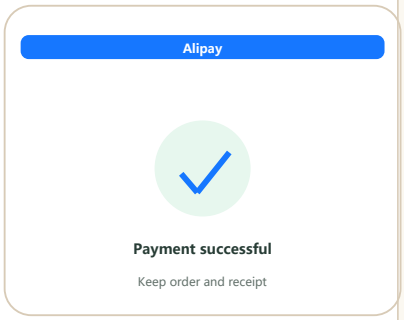
When the QR code is on this phone: do not use Scan. Press and hold it, then choose Alipay.



After it opens, check the merchant, product, and total.



Tap Pay, then enter the 6-digit payment password.



Finish only after both the app and website show success.

1. Use Scan only when the payment QR code appears on another phone or computer screen.

2. If the QR code appears on the same phone, do not use Scan. Long-press the code and choose Recognize QR Code or Open with the wallet.

3. Confirm that the merchant is SinoGoat.com and the item is the China Survival Audio Pack before continuing.

4. Tap Pay and enter the six-digit payment password. Use Face ID or fingerprint if enabled.

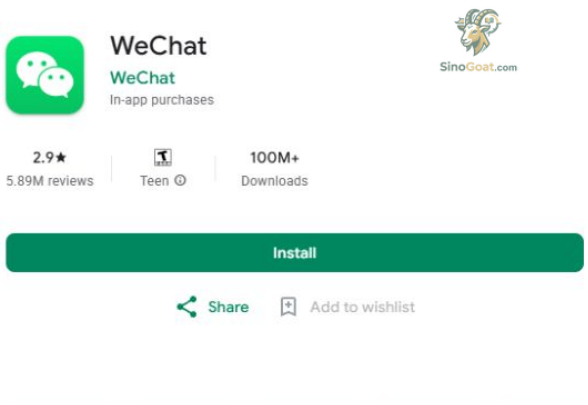
5. Keep the order confirmation and transaction record. A QR that opens but does not show success is not complete.

If setup or payment fails

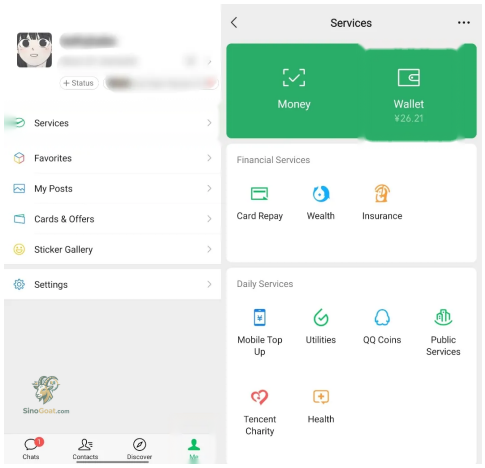
Problem	What to do
Card cannot be added	Check activation, overseas restrictions, billing details, and the issuing bank.
Identity verification stalls	Retake the passport image, check spelling, and switch network.
Card is declined	Try another card or a smaller amount; confirm with the merchant before retrying.
QR code will not scan	Enable camera access, clean the lens, and use the in-app scanner.
Payment stays pending	Do not pay again immediately. Check the transaction and ask the merchant.
Support is needed	Use official in-app support and never send a password or card security code.

3. WeChat Pay: The Verified Backup

Install WeChat and open Wallet



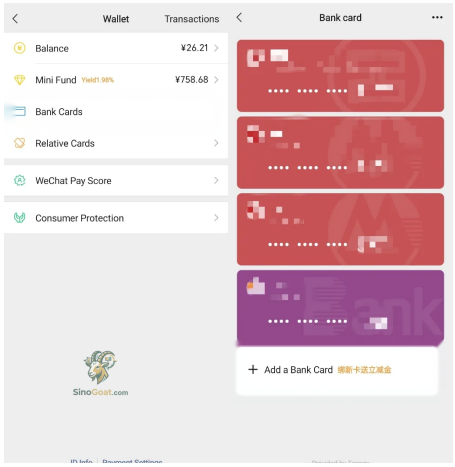
01 Search for WeChat in Google Play and install it.



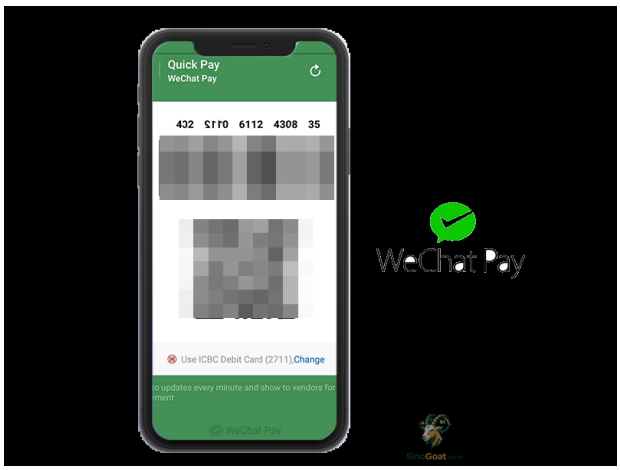
02 Open Me > Services, then tap Wallet.

Install before entering China, keep the phone number active, complete identity verification, and retain Alipay and cash as backups.

Add a card and confirm wallet status



03 Open Bank Cards, tap Add a Bank Card, and complete verification.



04 After verification, open Quick Pay and show the payment code to the cashier.

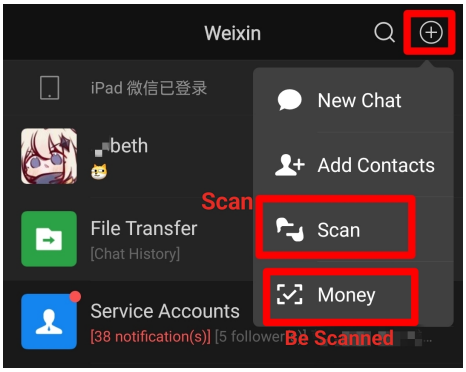
You may encounter extra verification, an unsupported card, or a merchant that prefers Alipay. An unverified wallet is not a backup.

Test WeChat Pay on sinogoat.com

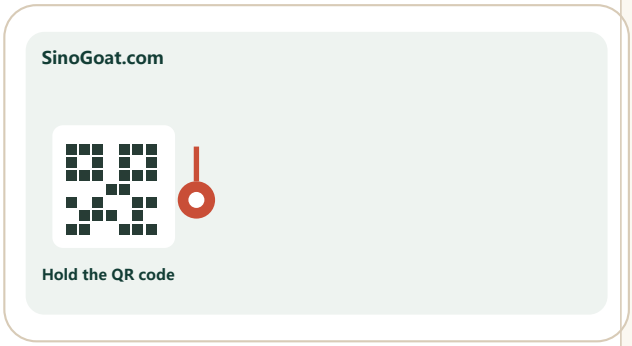
After setting up WeChat Pay, complete a test payment for the China Survival Audio Pack on sinogoat.com. Treat WeChat as a verified backup only when both the order and the WeChat payment record show success.

> Test Alipay and WeChat Pay separately. A successful payment in one wallet does not prove that the other wallet works.

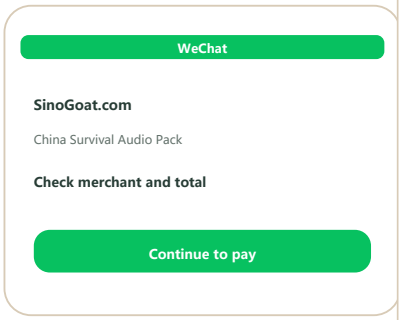
How to test WeChat Pay: scan or long-press



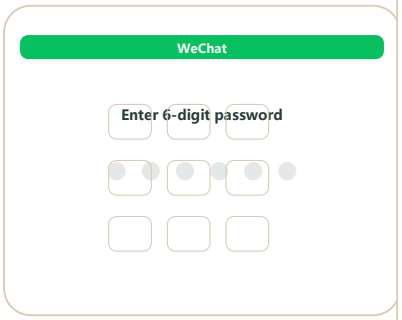
Only when the QR code is on another screen: open WeChat, tap +, then Scan.



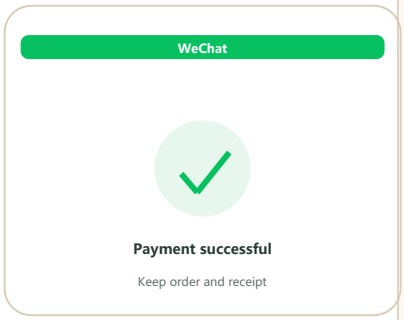
When the QR code is on this phone: do not use Scan. Press and hold it, then choose WeChat.



After it opens, check the merchant, product, and total.



Tap Pay, then enter the 6-digit payment password.



Finish only after both the app and website show success.

1. Use Scan only when the payment QR code appears on another phone or computer screen.

2. If the QR code appears on the same phone, do not use Scan. Long-press the code and choose Recognize QR Code or Open with the wallet.

3. Confirm that the merchant is SinoGoat.com and the item is the China Survival Audio Pack before continuing.

4. Tap Pay and enter the six-digit payment password. Use Face ID or fingerprint if enabled.

5. Keep the order confirmation and transaction record. A QR that opens but does not show success is not complete.

4. Paying in Stores and on the Move

Who scans whom?

You scan the merchant: open Scan, read the code displayed on site, check amount and merchant name, then confirm.

The merchant scans you: open your payment code, show it to the cashier, keep the screen visible, and verify the amount.

> Only scan merchant payment codes shown on site. Never scan a QR code sent by a stranger. A payment code is like cash; never screenshot it for someone else.

The five-second payment routine

1. Ask which payment methods are accepted.
2. Confirm whether you scan the merchant or the merchant scans you.
3. Check the amount and currency.
4. Leave only after a clear success message.
5. Keep the receipt or a screenshot of the confirmation.

Everyday situations

- Restaurants: confirm the method, scan the table or counter code, and let staff confirm the order.
- Cafes: order at the counter, show your payment code, and check the amount.
- Convenience stores: QR payment is common; keep cash for a scanner or card failure.
- Markets: cash remains useful. Confirm the price and count your change.

Transport and hotels

- Taxis: confirm the meter or agreed price and pay using the method shown by the driver.
- Metro, rail, and attractions: use official machines, staffed counters, or apps confirmed to accept foreign cards.
- Hotels: confirm foreign-card acceptance. A pre-authorization is not the final charge; keep the receipt.

Cash, ATMs, and outages

- Keep small notes separately from your primary wallet.
- Use well-lit bank ATMs, cover the keypad, and retrieve your card and receipt.
- If data fails, switch Wi-Fi, restart the phone, and use cash or a physical card.
- Carry a power bank and do not let the phone fall to 1%.
- If the phone is lost, contact the bank, freeze wallets, change passwords, and use a backup card.

5. Failed Payments, Records, and Security

When a payment fails

1. Stop and preserve the failure screen.
2. Ask the merchant whether any payment was received.
3. Check the transaction history in the app.
4. Only after confirming no charge, retry with a smaller amount or another method.
5. If money left the account, save the transaction ID and receipt before paying again.

Keep payment records

- Keep a paper receipt or clear photo showing merchant, amount, time, and method.
- Save the success screen until the order or service is confirmed.
- Check the total before payment and the charged amount afterward.

Safety habits

- Only scan payment codes displayed by the merchant.
- Never share passwords, SMS codes, or card security codes.
- Stop if a payment page asks you to leave the official app.
- Always keep one backup card and some cash.

6. Counter Phrases and Final Check

PAY-01 • Can I pay by card?

Kěyǐ shuākǎ ma?

PAY-02 • Do you accept Alipay?

Kěyǐ yòng Zhīfùbǎo ma?

PAY-03 • Do you accept WeChat Pay?

Kěyǐ yòng Wēixìn zhīfù ma?

PAY-04 • Can I pay in cash?

Kěyǐ fù xiànjīn ma?

PAY-05 • Should I scan you, or do you scan me?

Wǒ sǎo nǐ, háishì nǐ sǎo wǒ?

PAY-06 • The payment failed.

Zhīfù shībài le.

PAY-07 • Please try again.

Qǐng zài shì yí cì.

PAY-08 • Did the payment go through?

Fùkuǎn chénggōng le ma?

PAY-09 • Please cancel this payment.

Qǐng qǔxiāo zhè bǐ fùkuǎn.

PAY-10 • Can I split the payment?

Kěyǐ fēn liǎng cì fù ma?

PAY-11 • Please show me the total.

Qǐng gěi wǒ kàn yíxià zǒng jīn'é.

PAY-12 • Please give me a receipt.

Qǐng gěi wǒ shōujù.

Final check before departure

1. Wallets installed, identity verified, and cards added.
2. China Survival Audio Pack test payments completed with both Alipay and WeChat Pay on sinogoat.com.
3. Both the order page and app showed success.
4. Physical card, cash, power bank, and bank support number packed.

> Never make your payment ability depend on one phone, one app, or one card. Keep independent backups and confirm the status before trying again.