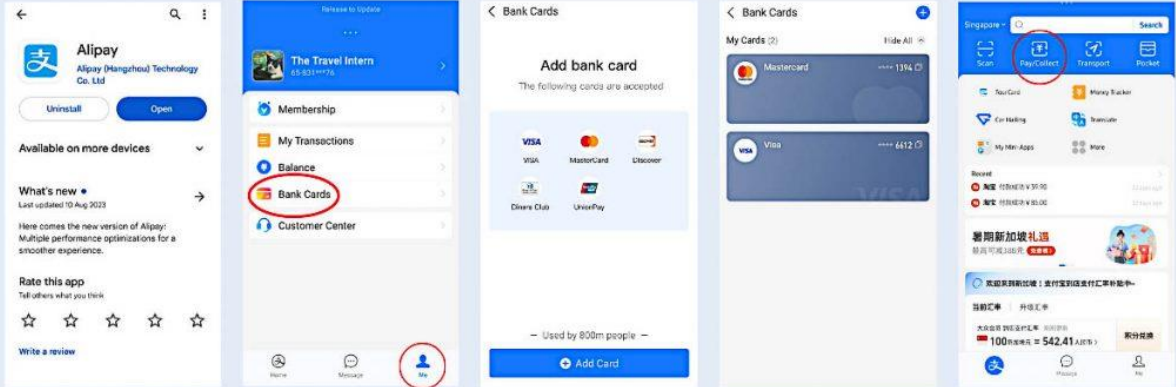


# Alipay

## Alipay

### Step-by-step International Credit Cards Set-up

1. Download Alipay app onto your mobile phone.
2. Select "Bank Cards" under "Me".
3. Add your international credit cards.
4. Cards that are successfully added will be shown.
5. Tap on "Pay/Collect" to make a payment.



*Click to enlarge or download image.*

**Step 1:** Download Alipay on [Play Store](#) for Android or [App Store](#) for iOS.

**Step 2:** Enter your existing mobile number (you'll get a verification code via SMS). Set it to the International Version.

**Step 3:** Set up your account. Tap on "Me" > "Bank Cards".

**Step 4:** Tap on "+Add Card" to add your existing international credit cards.

To make a payment using the Alipay app, go back to Alipay's main screen and tap on the "Pay/Collect" or "Scan" icon below the search bar. A QR code reader will appear, prompting you to scan the merchant's QR code for payment.

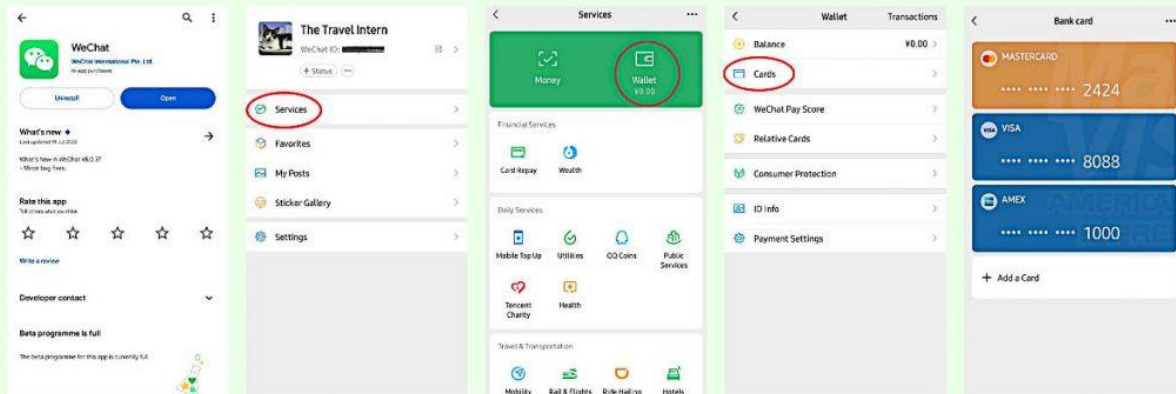
Credit card schemes supported by Alipay include VISA, MASTERCARD, DINERS CLUB, DISCOVER, JCB, and UNION PAY.

# WeChat Pay

## WeChat Pay

### Step-by-step International Credit Cards Set-up

1. Download WeChat app onto your mobile phone.	2. Sign up for an account. Tap on "Me" > "Services".	3. Select "Wallet".	4. Add your international credit cards under "Cards".	5. Cards that are successfully added will be shown.
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*Click to enlarge or download image.*

If you're already a user of WeChat as a messaging platform, activating **WeChat Pay (微信支付)** is going to be a breeze for you. If you don't already have WeChat installed on your phone, go through all the steps below. For existing WeChat users, follow steps 3 through 5 to set up the Pay function.

**Step 1:** Download WeChat on [Play Store](#) for Android or [App Store](#) for iOS. If you're an existing user, update your app to the latest version.

**Step 2:** Open the app and "sign up" with your existing phone number. Be sure to choose the correct country/area code. You'll get a verification code via SMS to set up your account.

It's common to face errors when signing up for a new WeChat account. Check that your name is spelt with a space in between: <first name><space><last name>, or that your phone number has never been used to create a WeChat account.

You may also be prompted for a second verification — getting friends in your WeChat contact to verify your account by sending a code through.

**Step 3:** Tap on “Services” under “Me”.

**Step 4:** Tap on “Wallet” > “Cards”.

**Step 5:** Add and fill out the details of the personal credit cards you wish to link to. You will be prompted to verify your identity by uploading a photo of your passport.

To make a payment using the WeChat Pay app, go to the “Me” section and tap on the “Money” icon. A QR code reader will appear, prompting you to scan the merchant’s QR code for payment.

Card schemes supported by WeChat Pay include VISA, MASTERCARD, AMERICAN EXPRESS (AMEX), JCB, DINERS CLUB, and DISCOVER.

# Comparing Alipay vs. WeChat Pay

## 1) Service Fees

Both WeChat Pay and Alipay charge a 3% transaction fee for single transactions above 200RMB. Transaction fees for transactions less than 200RMB will be absorbed by both platforms.

## 2) Exchange Rates

Both Alipay and WeChat Pay do not have in-app currency exchange rates. Instead, the exchange rate is determined by the issuer of the linked credit cards.

## 3) Functionality

Although both Alipay and WeChat Pay support mobile payments, they are inherently different apps.

Alipay is an online payment platform, similar to *PayPal*. Besides the mobile payment option, Alipay also has a digital “Tour Card” in-app. “Tour Card” functions like an e-wallet, which users need to pre-load or top-up to make payments via one-time generated QR codes.

Currently, Alipay mobile users can top up a maximum of 10,000RMB in the “Tour Card”, with a 5% service charge for each top-up. Do note, however, that each “Tour Card” has a validity of 180 days. Payees without a China bank account can also receive funds in their Alipay account if the payer has a verified Chinese bank and Alipay account.

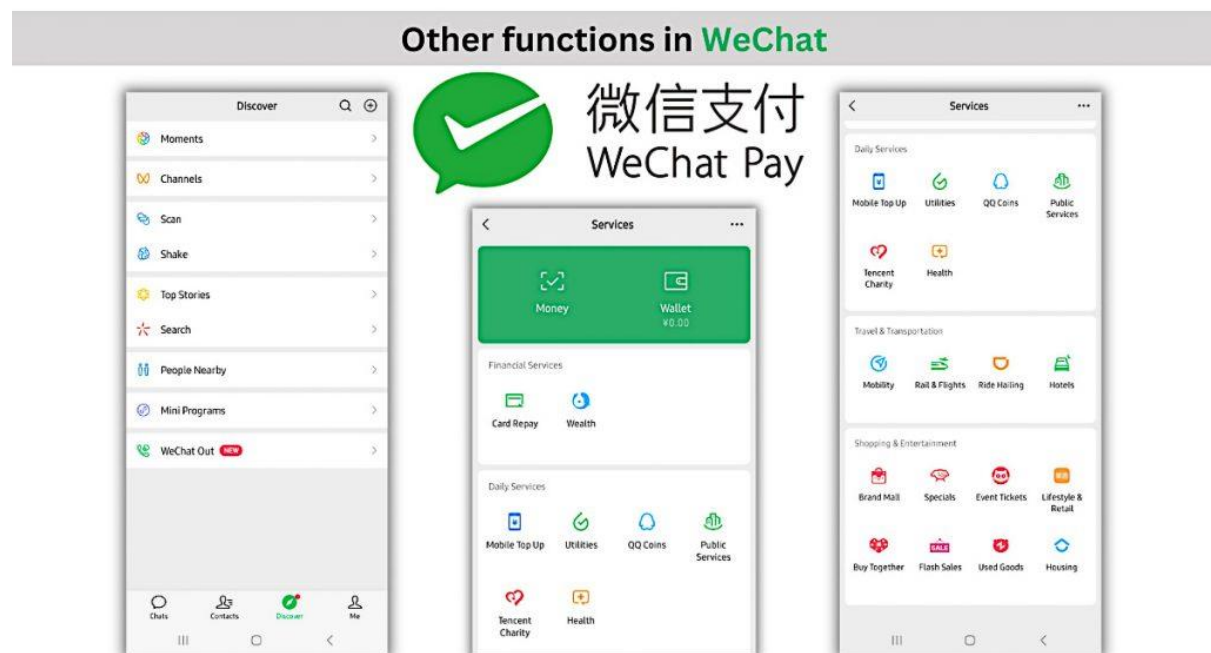
WeChat Pay is a payment gateway where users pay using credit cards linked to their mobile phones, similar to Apple Pay and Google Pay. But this also means that WeChat Pay users without a linked China bank account will not be able to receive funds into their WeChat Pay account.

## 4) Limitations

Even though Alipay and WeChat Pay have made it possible for users outside of China to link their international credit cards, do note that not all merchants in China accept payments using international cards.

A workaround is to activate the “Tour Card” function on the Alipay app and top it up with any linked international credit cards. As the “Tour Card” is a digital card supported by the Bank of Shanghai, it’s widely accepted in China.

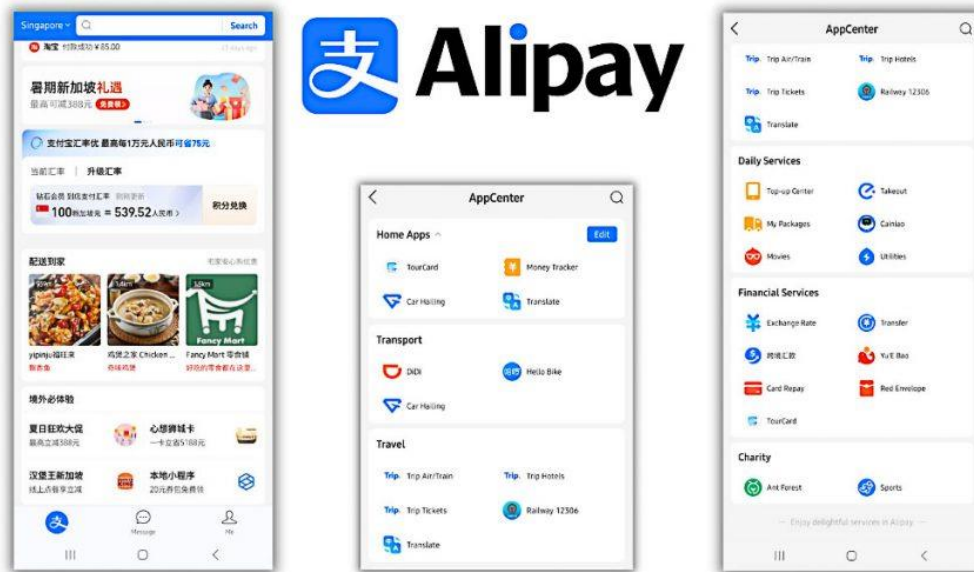
## 5) More than just payment platforms



The WeChat app is a whole ecosystem in itself. What started as a copycat version of Whatsapp, Wechat is now China’s largest messaging app. Other than the chat function, the app is connected to a social networking system. Users can post pictures with captions shown as “Moments” on the app, and “Like” and “Comment” on posts of friends.

Other useful functions of WeChat include current affairs updates, mobile games, car-hailing, movie ticketing, booking train tickets, and even food delivery services.

## Other functions in Alipay



Alipay has a number of third-party mini-programs as well, but most users see it as a payment tool for their online purchases on [Alibaba](#) (or [Taobao](#)). Compared to WeChat, which is a messenger-based app, Alipay is a payment service app that focuses on e-commerce and financial services.

Other useful functions of Alipay include an in-app translation tool, car-hailing via Didi, booking of train tickets via Railway 12306, and even rental of power banks.