



# Usage of Alipay and Tour Card in Chinese Mainland

**June 2023**



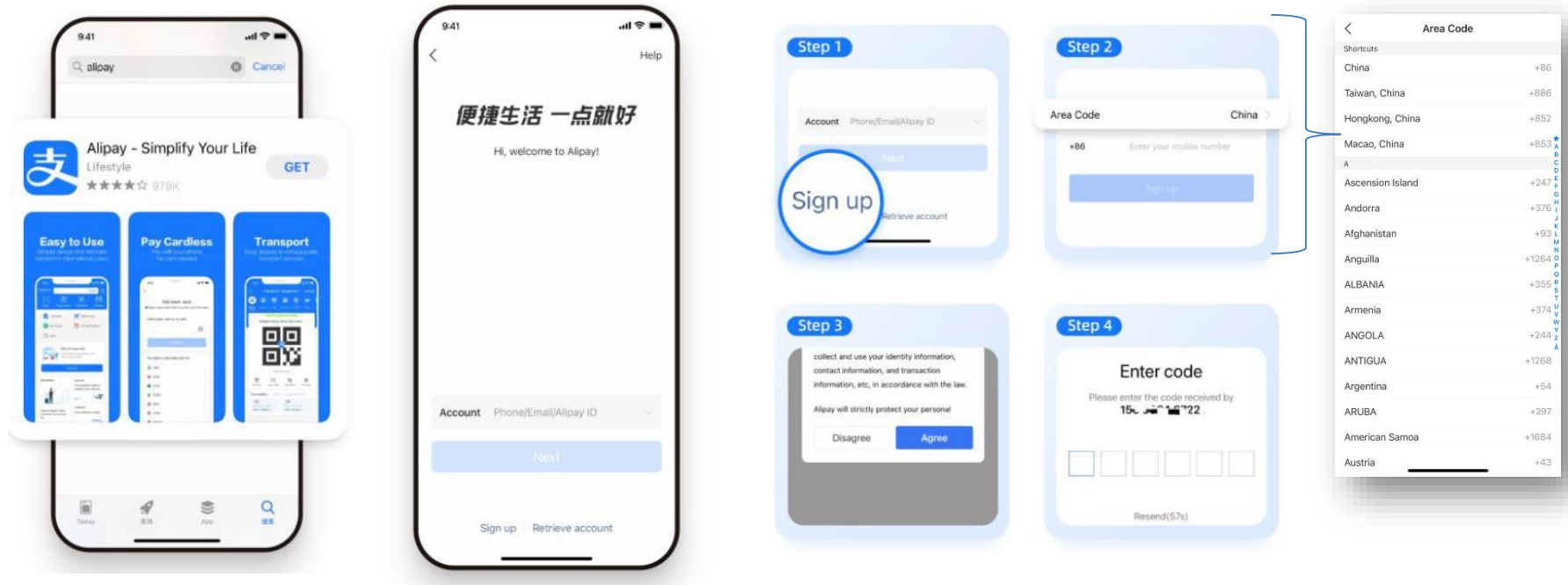
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# I. Alipay

## Account opening journey including ID verification and overseas credit card binding



# Registration process of a new Alipay account

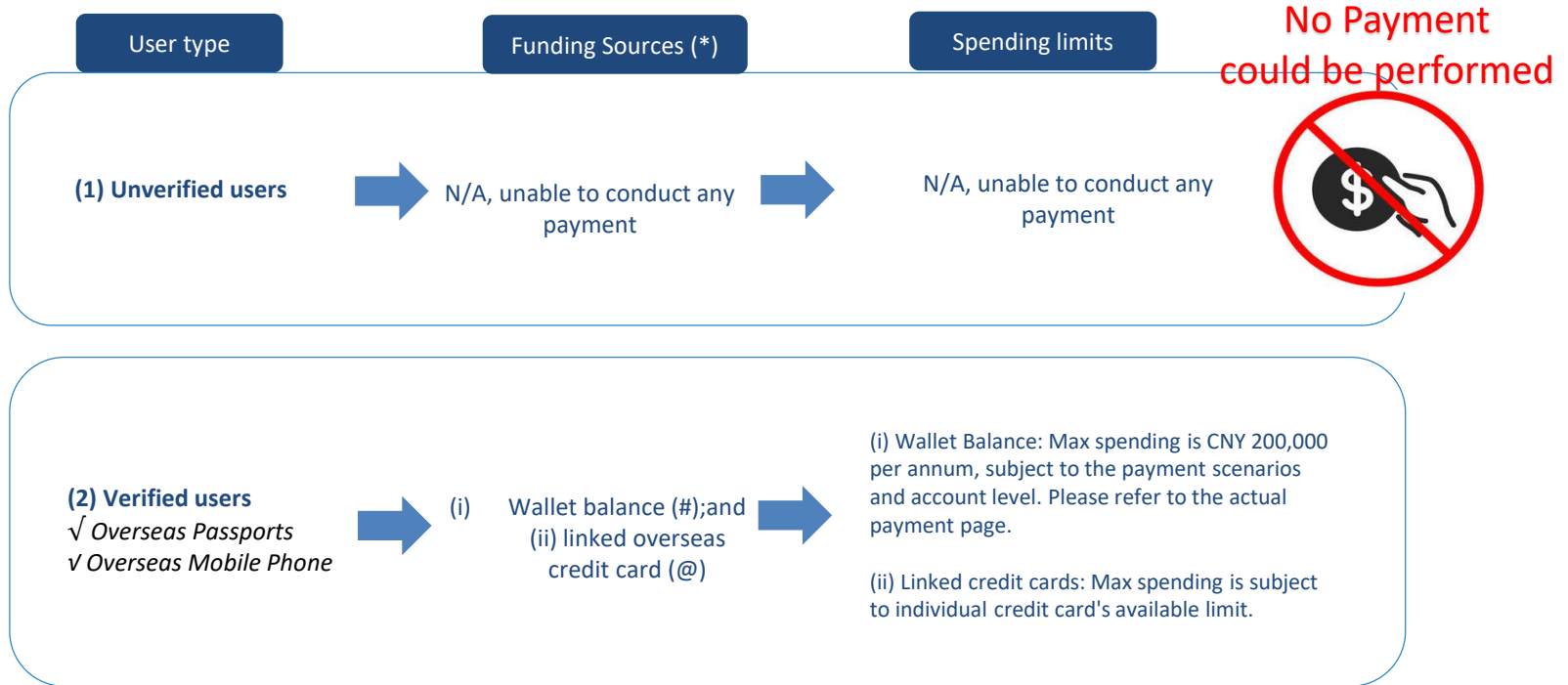


(1) Search “Alipay” in Apple app store or Google Play and download the app. The app language will be set according to the default language of your mobile device. You may also subsequently switch the language by tapping “Setting - General” in the app.

(2) Tap “Sign Up” and select the area code, and enter your mobile number. Agree to the user agreement. You will receive an SMS from Alipay and please enter the OTP to complete the registration.



# Make Payment through Alipay in Chinese Mainland



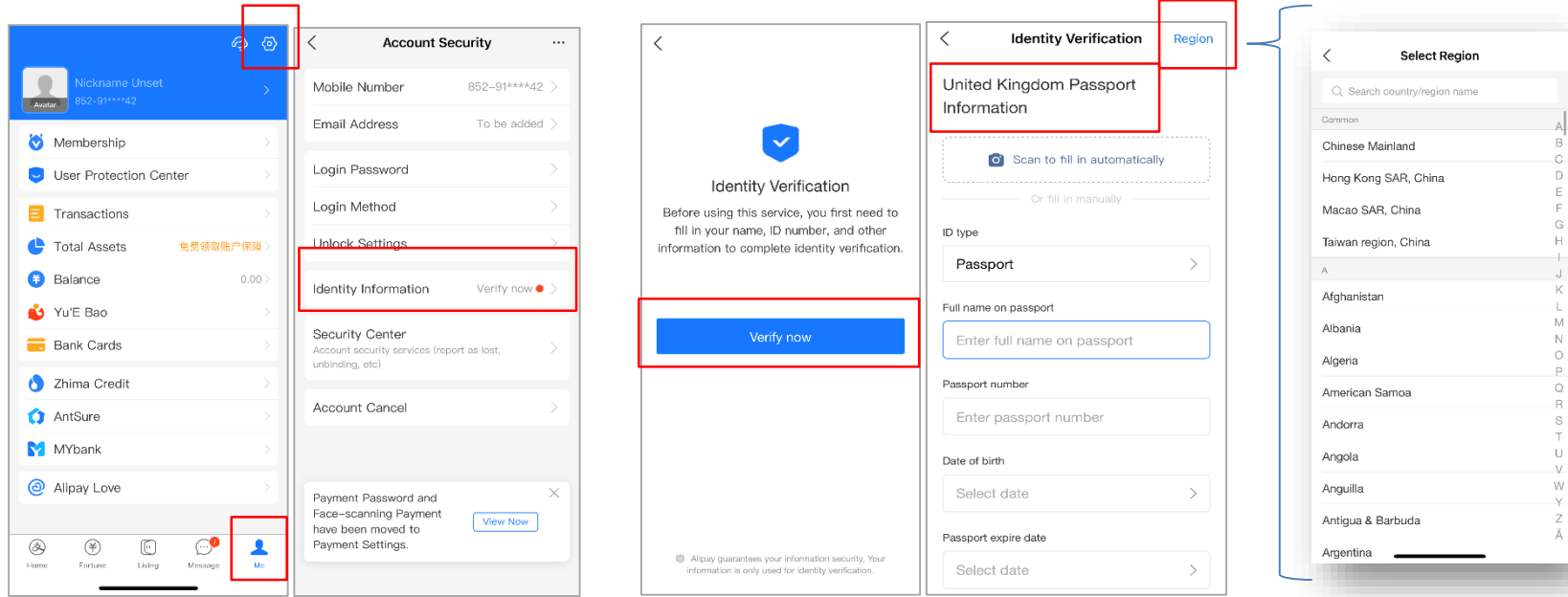
Remarks\*: Same eligible merchants are applicable for payment made through linked overseas credit cards or wallet balance

Remarks#: Currently Alipay supports wallet balance top-ups by the Chinese Mainland bank card and does not support credit cards. If a foreigner (without any Chinese Mainland bank card) would like to conduct payment or transfer by wallet balance, he/she could ask another Alipay user to transfer money to his/her Alipay account through P2P transfer.

Remarks@: Overseas credit cards currently supports daily expense payments such as F&B, clothing, housing, and transportation and do not support functions such as financial management, P2P transfer, top-up balance, withdrawal, and red pockets.



# Complete ID Verification

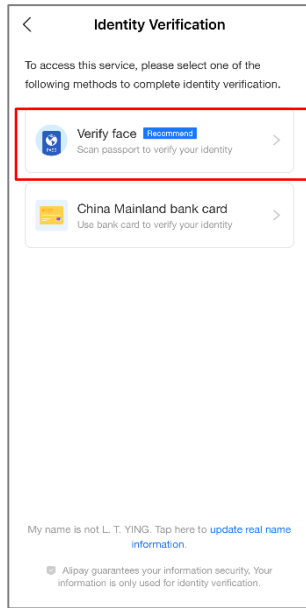


(1) Tap “Me” > “Settings”>“Account Security”> “Identity Information”

(2) Tap “Verify now” and “Region” to select your country or region, then the ID verification page will be switched to your selected country or region accordingly. Please fill in your personal information as shown on your passport



# Complete ID Verification (Continued)

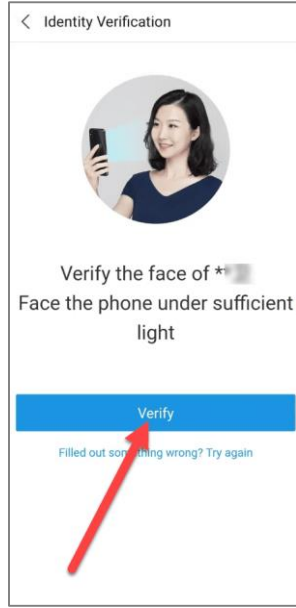


(3) After filling in your passport information, please select the verification method.

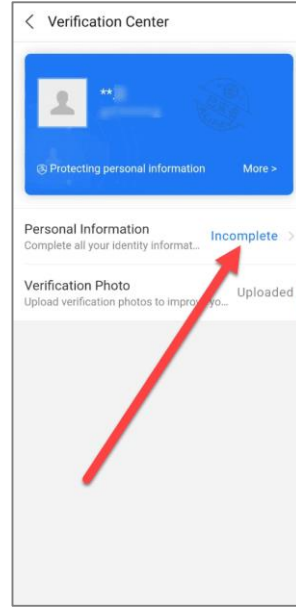
It is recommended that overseas user select "Verify Face" who do not have a Chinese Mainland bank account.



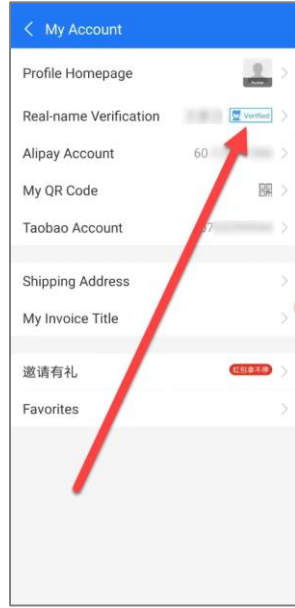
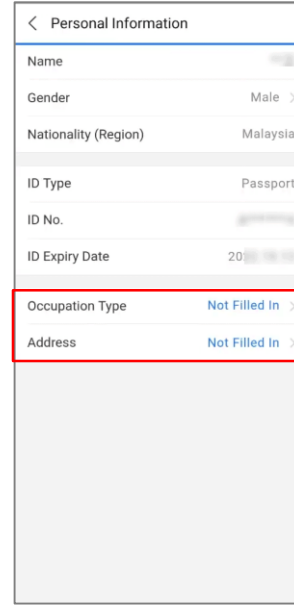
(4) Take a photo of your passport information page



(5) Conduct facial recognition

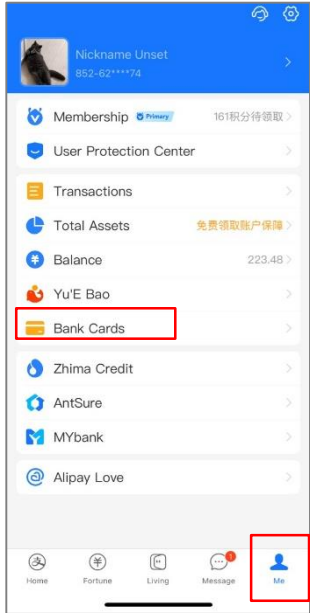


(6) You will be directed to the "Verification Center". Click "Incomplete" to update 2 fields: "Occupation type" and "Address".

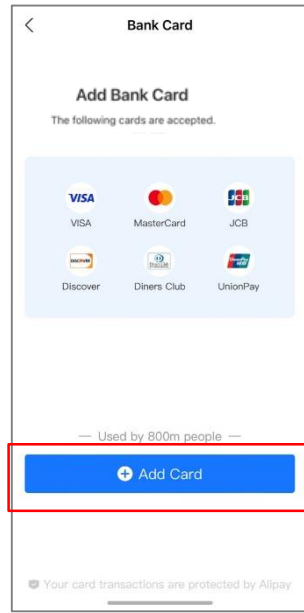


(7) You can see your personal profile page - Real-name verification is turned to "Verified" status

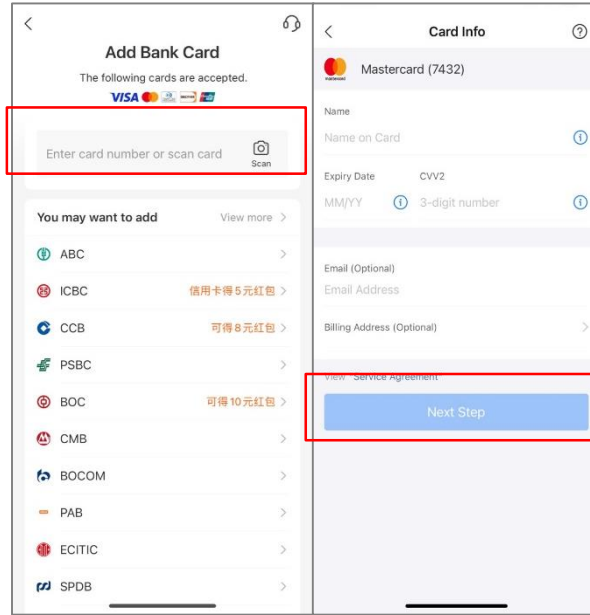
# Bind an Overseas Credit Card with your Alipay account



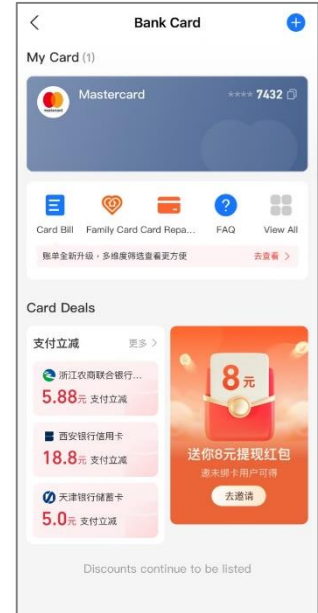
(1) Tap “Me” and “Bank Cards”



(2) Currently support overseas credit cards: Visa, MasterCard, Discover, JCB, Diners, Union Pay(#)



(3) Input your credit card number or scan credit card, tap “Next Step”



(4) Card binding is completed. You can check your credit cards under “Bank Card”

Remarks #: No issuing region restrictions, however, whether the linkage is successful is subject to the issuing bank's final approval. AE cards, supplementary cards, debit cards, and prepaid cards are not supported for binding at the moment. Each account can link at most up to 10 credit cards.

# Where to use Alipay in the Chinese Mainland?

In all cities in the Chinese Mainland, you could use the [Alipay](#) to pay the merchants with “Alipay” logo.





# How to scan the QR code and check the transaction record?

## 1. Merchant to scan User's payment code



(1) Click "Pay/Collect" on the Alipay's homepage



(2) Show the payment code to the merchant.

## 2. User to scan Merchant's code

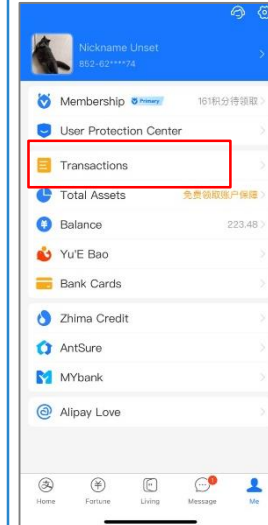


(1) Click "Scan" on the Alipay's homepage

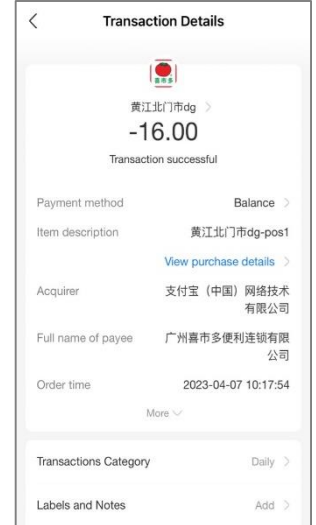


(2) Scan the merchant code displayed by the merchant to conduct payment.

## 3. Check Transaction Records



(1) Click "Me" > "Transactions"



(2) View transaction details



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## II. Tour Card

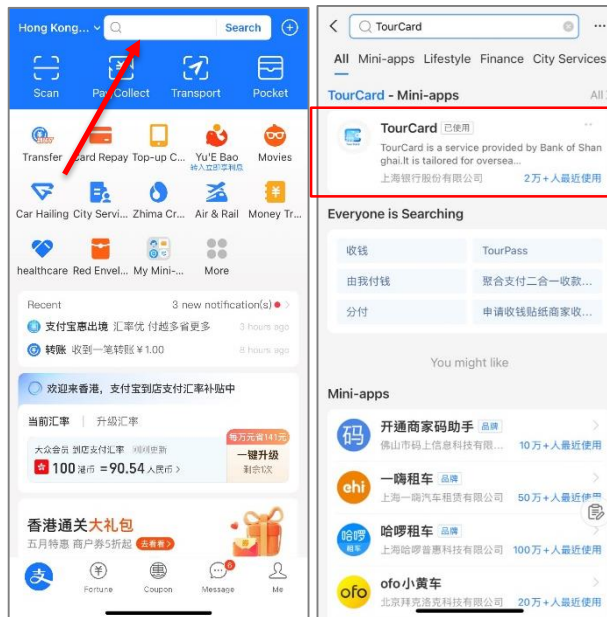
### Registration journey including ID verification and overseas credit card binding



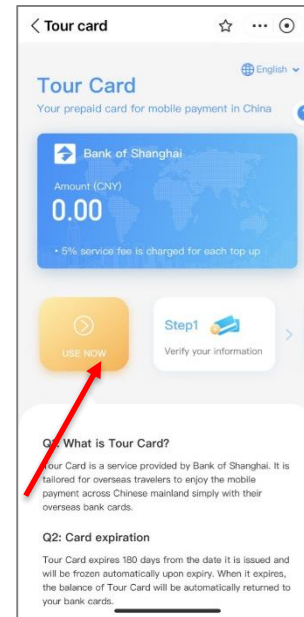
# Registration process and ID Verification of Tour Card offered by Bank of Shanghai



(1) "Tour Card" is a product offered by Bank of Shanghai and available in the form of mini-app in the Alipay. To use the Tour Card, you need to first download the Alipay app and complete the registration as mentioned in slide 3.



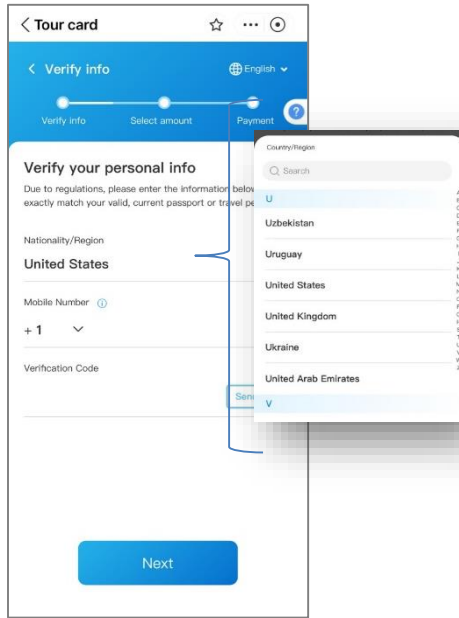
(2) After registration, search "TourCard" on the Alipay app and click the TourCard mini-app.



(3) Tap "Use now". To register a card, your age should be 18 or above.



# Registration process and ID Verification of Tour Card offered by Bank of Shanghai (Continued)



< Tour card

< Verify info

Verify info Select amount Payment

Verify your personal info

Due to regulations, please enter the information below exactly match your valid, current passport or travel permit.

Country/Region

- United States
- Uzbekistan
- Uruguay
- United States
- United Kingdom
- Ukraine
- United Arab Emirates

Nationality/Region

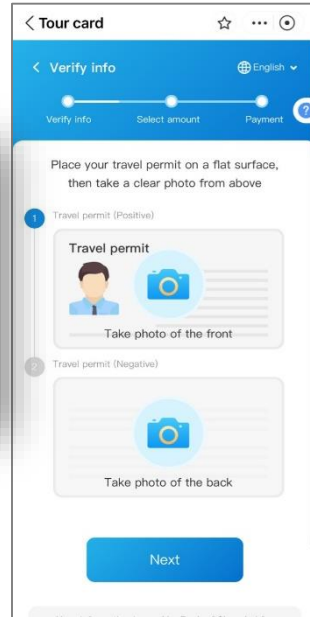
United States

Mobile Number

+1

Verification Code

Next



< Tour card

< Verify info

Verify info Select amount Payment

Place your travel permit on a flat surface, then take a clear photo from above

1 Travel permit (Positive)

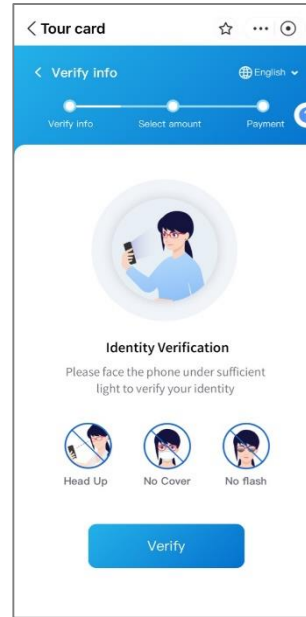
Travel permit

Take photo of the front

2 Travel permit (Negative)

Take photo of the back

Next



< Tour card

< Verify info

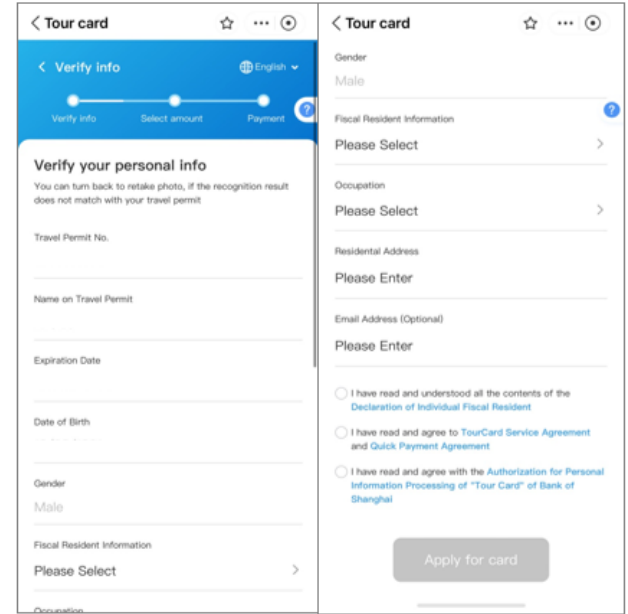
Verify info Select amount Payment

Identity Verification

Please face the phone under sufficient light to verify your identity

Head Up No Cover No flash

Verify



< Tour card

< Verify info

Verify info Select amount Payment

Verify your personal info

You can turn back to retake photo, if the recognition result does not match with your travel permit

Travel Permit No.

Name on Travel Permit

Expiration Date

Date of Birth

Gender

Male

Fiscal Resident Information

Please Select

Occupation

Please Select

Residential Address

Please Enter

Email Address (Optional)

Please Enter

I have read and understood all the contents of the Declaration of Individual Fiscal Resident

I have read and agree to TourCard Service Agreement and Quick Payment Agreement

I have read and agree with the Authorization for Personal Information Processing of "Tour Card" of Bank of Shanghai

Apply for card

(4) Select your country or region. Input your mobile number to receive the OTP

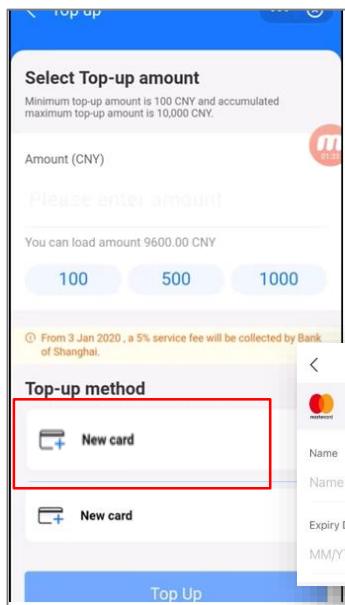
(5) Take a photo of your passport

(6) Complete facial recognition

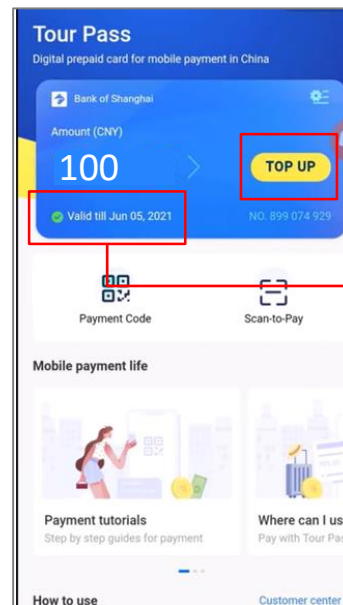
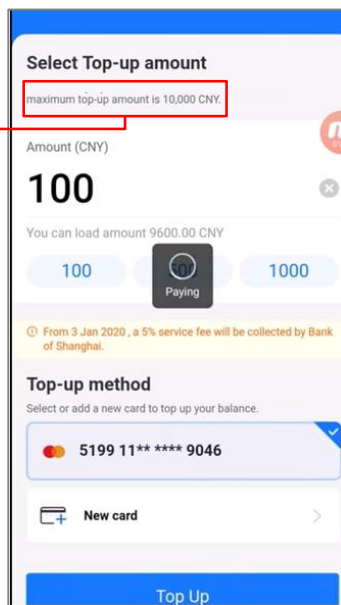
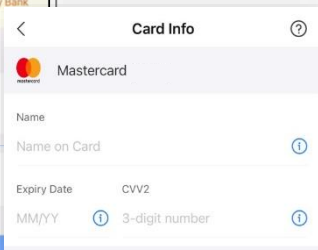
(7) Confirm your passport and personal information, agree to the user agreement, tap "Apply for Card"



# Top Up your Tour Card with Overseas Credit Card



**Top-up Limit:**  
**10,000 CNY per card in the validity period (180 days)**. If you want to top up more, you can cancel your card and reopen a new card.



**Card Expiration:**  
**Tour Card expires 180 days** from the date it is issued and will be frozen automatically upon expire. You can cancel your card and reopen a new card.

Remaining balance of Tour Card will be automatically returned to your card upon expire.

(1) Add a new credit card by filling in credit card details. Currently support overseas credit card: Visa, MasterCard, JCB, Diners (#)

(2) Input top-up amount and select your credit card for payment. Service charge will be charged by Bank of Shanghai for each top up.

(3) Top-up successfully. For subsequent top up, tap "Top Up"

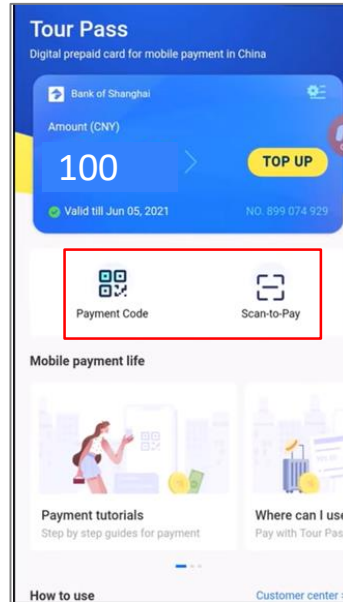


Remarks #: No issuing region restrictions, however, whether the linkage is successful is subject to the issuing bank's final approval.

# Where to use Tour Card in Chinese Mainland?

In Chinese Mainland, UnionPay is accepted at over 30 million merchants. You can use **Tour Card** to pay the merchants with “UnionPay” logo.

Tour Card currently supports linking overseas credit cards for daily expenses such as food, clothing, housing, and transportation. However, it does not support functions such as wealth management, money transfer, and red pockets.



## 1. Merchant to scan User's payment code



Open Tour Card, tap “Payment Code”  
Present your QR code to the offline merchant.




## 2. User to scan Merchant's code






Open Tour Card, tap “Scan-to-Pay” Scan the merchant's QR code during shopping, dining, and transportation etc.



# Summary of Usage in Chinese Mainland

	AlipayHK 	Alipay 	Tour Card 
<b>Location of mobile number registration</b>	Supports HK mobile number only	Supports overseas mobile number	N/A (this is a mini-app within Alipay app)
<b>Requirement of ID verification</b>	Not a must, unverified users could still bind a credit card to make payment in Chinese Mainland	ID verification is required for making payment in Chinese Mainland	ID verification is required for making payment in Chinese Mainland
<b>Supported ID documents</b>	Support HKID card only	Support overseas ID documents	Support overseas ID documents
<b>Payment scenario</b>	Enable payment to CN merchants with “Alipay” logo	Enable payment to CN merchants with “Alipay” logo	Enable payment to CN merchants with “UnionPay” logo
<b>Linkage of overseas credit card</b>	Support linkage of overseas Visa and MasterCard	Support linkage of overseas Visa, MasterCard, Discover, JCB, Diners, Union Pay	Support linkage of overseas Visa, MasterCard, JCB, Diners
<b>Top up through credit card</b>	Do not support top up by credit card	Do not support top up by credit card	Support top up by credit card
<b>Usage of wallet balance in Chinese Mainland</b>	Support payment in Chinese Mainland through wallet balance for <u>verified users only</u>	Support payment in Chinese Mainland through wallet balance for <u>verified users only</u>	Support payment in Chinese Mainland through card balance for <u>verified users only</u>
<b>Expiry date</b>	No expiry date	No expiry date	Expires 180 days from the date it is issued

# Summary of Usage in Chinese Mainland (Continued)

	AlipayHK	Alipay	Tour Card
			
<b>Handling fee</b>	No handling fee for payment	No handling fee for payment	5% handling fee charged by Bank of Shanghai
<b>Maximum spending</b>	<p><b>eKYC Verified users</b></p> <ul style="list-style-type: none"> <li>Balance: Max spending limit is HKD 50,000 per transaction, whilst there is no spending limit per annum.</li> <li>Linked bank account: Max spending limit is HKD 20,000 per transaction and HKD 20,000 per day.</li> <li>Linked credit cards: Max spending is subject to individual credit card's available limit.</li> </ul> <p><b>Unverified users</b></p> <ul style="list-style-type: none"> <li>Linked credit cards: Max spending is subject to individual credit card's available limit.</li> </ul>	<p><b>Verified users</b></p> <ul style="list-style-type: none"> <li>Balance: Max spending is CNY 200,000 per annum, subject to the payment scenarios and account level.</li> <li>Linked credit cards: Max spending is subject to individual credit card's available limit.</li> </ul>	<p><b>Verified users</b></p> <ul style="list-style-type: none"> <li>Balance: Max spending is CNY 10,000 per card. If user wish to top up more/ spending over 10,000, user has to cancel the current card after it expires (i.e. 180 days) and reopen a new card to top up.</li> </ul>

