Money, apps & data: set up before you fly

The video's 11 questions as one list. Tick them off at home, and China gets a lot easier.



1 At home, before you fly

- [ ] **Alipay: switch to the international version and add your Visa or Mastercard** Q2
  Almost everyone pays by scanning a QR code. No Chinese bank account needed. CHECK BEFORE YOU GO limits and fees
- [ ] **WeChat Pay too: Me → Wallet → Bank Cards, verify with your passport** Q3
  Now and then a place only shows one QR code. Your phone number from home works.
- [ ] **Finish the real-name verification in your payment app** Q4
  A blocked payment usually means the app wants to check who you are: passport, name as printed, address, a face photo. WeChat Pay asks everyone. Minutes on your sofa, not in a queue.
- [ ] **Get data that works from the moment you land** Q7 · Q8
  On local Wi-Fi or a local SIM, Google services are blocked and many home apps may not work. A travel eSIM set up at home routes data out via Hong Kong or Singapore.
- [ ] **Download offline language packs for your translation app** Q10
  Apple Translate, WeChat's translation and Pleco are on Shanghai's list of visitor tools. Offline packs work anywhere.
- [ ] **Save your hotel's address in Chinese characters on your phone** Q9
  Show it to any driver, and you're on your way.
- [ ] **Screenshot the help numbers on page 2, and add your embassy's number** Q11
  110 police · 119 fire · 120 ambulance. City and immigration hotlines too.

2 On arrival

- [ ] **Take out a little cash at a machine showing your card's logo** Q1 · Q6
  Cash is still legal tender, but stalls may not have change. Each withdrawal has a cap. Carrying a lot from home? Above a set amount you declare it at customs.
- [ ] **Book a taxi in Alipay, WeChat or the DiDi app** Q9
  DiDi takes a foreign number and an international card. Street taxi? A licensed one with a meter, and ask for a receipt.

3 Every day

- [ ] **Scan their code, or show yours** Q2
  At a stall you scan and type the amount; at a bigger shop they scan your phone. For a big hotel bill, pay with your card directly.
- [ ] **Ride the metro with your own card or the Alipay transport QR** Q5
  Tap a contactless Visa or Mastercard in Shanghai, Beijing and Chengdu. The QR covers dozens of other cities.

The key facts

Alipay with a foreign card

- Up to US$5,000 per payment
- Up to US$50,000 a year
- Up to ¥200: usually fee-free
- Above ¥200: 3% may apply to the whole amount

PBOC · Shanghai gov **CHECK BEFORE YOU GO**

WeChat Pay with a foreign card

- Passport + any phone number that gets SMS
- Fee-free under ¥200, 3% above
- No red packets or transfers to friends
- Restricted? Finish real-name verification

WeChat Help Center **CHECK BEFORE YOU GO**

Cards, metro & cash

- Tap your own card: Shanghai and Beijing metro (all lines); Chengdu metro, trams, buses
- Alipay transport QR: metro in 43 cities, buses in 1,760; top up with Visa/Mastercard
- ATMs: usually up to ¥3,000 per withdrawal, plus your bank's limits
- Declare US$5,000 / ¥20,000 or more at customs

Shanghai, Beijing, Chengdu gov · travel.gc.ca

How much data? A rough guide

≈ 5 GB · one week
≈ 10 GB · two weeks

- Run out? Top up anytime
- WeChat voice message ≈ 1 KB per second; photos compressed to 50–200 KB
- Maps and video calls use the most

WeChat figures: WeChat Help Center

Apps on local networks

- “The Chinese authorities control internet access” (UK gov)
- Google services are blocked
- On hotel Wi-Fi or a local SIM, many home apps may not work

gov.uk foreign travel advice **CHECK BEFORE YOU GO**

Save these numbers

110	Police
119	Fire
120	Ambulance
122	Traffic accidents
12345	City hotline, English (Shanghai, Beijing)
12367	Immigration (+86-12367)

FCDO · Shanghai gov · Beijing gov · + your embassy

Sources (checked 13 Nov 2026)

1. **Alipay, Alipay+:** alipayplus.com/pay-in-the-chinese-mainland/
2. **WeChat Pay, verification, data:** cs.help.wechat.com/hc/en-us/articles/11975770896271
3. **Payments in Shanghai:** english.shanghai.gov.cn/en-Individuals-BankingandPayments-Payments/20260921/c2c94d06a0454c8fa05386b80d0ae865.html
4. **Card limits, cash:** camlmac.pbc.gov.cn/en/3688241/3688663/3688666/2025080817504215799/index.html
5. **Beijing visitor measures:** english.beijing.gov.cn/travellinginbeijing/essentials/inboundtourismfacilitationmeasures/202603/t20260326_4566766.html
6. **Internet, taxis, numbers:** gov.uk/foreign-travel-advice/china/safety-and-security · travel.state.gov/en/international-travel/travel-advisories/china.html

Mobile data in China
Our First Time Asia eSIM store: **shops.yonosim.com/firsttimeasia**
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Watch the video: F3 Money, apps & data, **youtu.be/27JPQhArfEk** · **@firsttimeasia**

Payment rules, limits and fees change. We checked everything on 13 Nov 2026; confirm the items marked "check before you go". Free to share, not for resale.

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