外卡绑定微信支付指引文档

近期微信支付支持国际银行卡（或称“外卡”）绑定逐渐灰度上线，为方便用户更清晰了解使用步骤，运营团队整理了全流程的指引文档和常见疑难提示，对用户使用过程中易产生的疑难问题作整理沉淀。

Recently, Weixin Pay has gradually started to support international bank cards in the Chinse Mainland. In order to help users to navigate through the steps, the operations team has compiled a comprehensive document outlining the entire process, along with common troubleshooting tips for users.

适用的用户群体：

这份文档主要面向：**持有境外身份证件（含港澳台地区证件或护照）**，需绑定国际银行卡来开通使用微信支付的用户。

Target audience:

This document is intended for **users holding overseas identification documents (including Mainland Travel Permit or Residence Permit for Hong Kong SAR, Macau SAR, and Taiwan residents or passports)** who need to add their international bank cards to activate and use Weixin Pay.

达到的效果：

按照指引完成全部流程后，外籍用户可以使用微信支付**通过国际银行卡在中国大陆地区进行支付**。

Our goal:

Wit the help of this guide, overseas users can succesfully add their international bank cards in Weixin Pay and use them to make payments in the Chinese Mainland.

务必注意：

微信支付与微信客服**永远不会**向用户索要支付密码、银行卡密码、银行卡 CVV、证件号码、各类证件照片等信息，**如有人向用户索要，均为诈骗！请保护好个人敏感信息**！

Important Notice:

Weixin Pay and WeChat Customer Service will never request personal information from users. Never disclose sensitive information (payment passwords, bank card details, CVV, ID numbers or ID photos) to anyone claiming to be from Weixin Pay or WeChat Customer Service. Be vigilant

of fraudulent requests. Safeguard your personal information at all times.

1、在开始操作前需要准备

- 在有效期内的本人身份证件；
- 一张本人且可用的国际银行卡；
- 下载 WeChat，并**更新至最新版本**，可通过手机应用商店下载，或点击官网下载，并注册/登陆本人的微信号；
- 一个可以接收短信验证码的手机号
- **请注意，在操作时需要本人操作；**

1. Before you begin, please make sure you have:

- A valid identification card;
- A valid international bank card;
- Download the WeChat app and update it to the latest version, you can download this app from your phone's app store or the official website. Register a WeChat account with your phone number or sign in;
- A valid phone number for receiving SMS verification code;
- Please complete the process by the actual card holder.

可以使用的身份证件列表（不在此列表的证件暂不支持）：

List of supported identification documents:

(identification documents not in this list are currently not supported)

证件类型（中文）	证件类型（英文）	签发地		证件示例图片
ID Types (In Chinese)	ID Types (In English)	Issuing Country		Sample Pictures of Each ID
a、各国护照	Passport	由各国管理机构签发	Issued by regulatory body of each country	

b、港澳居民来往大陆通行证	Mainland Travel Permit for Hong Kong and Macao Residents	中国大陆签发	Issued by Mainland China	
c、台湾居民来往大陆通行证	Mainland Travel Permit for Taiwan Residents	中国大陆签发	Issued by Mainland China	
d、港澳居民居住证	Mainland Residence Permit for Hong Kong and Macao Residents	中国大陆签发	Issued by Mainland China	
e、台湾居民居住证	Mainland Residence Permit for Taiwan Residents	中国大陆签发	Issued by Mainland China	
f、外国人永久居民身份证	Foreign Permanent Resident ID Card	中国大陆签发	Issued by Mainland China	

**图片来源于网络*

可以使用的国际银行卡列表（不在此列表的银行卡暂不支持）：

Supported international bank cards:

(Other bank cards not listed here are currently not supported)

Visa	Master	Diners Club International	DISCOVER	JCB

Q1:手机未接收到短信验证码？

Q1: What should I do if I did not receive the SMS verification code?

- 当**验证码按钮状态变为倒计时读秒**，证明微信已经发出验证码，如未收到，可能是遇到了这些情况：

1、如果是境外手机号码，需要确认电话卡**开通了漫游功能；**

2、再次核对当前输入的手机号是否正确，**选择的地区码是否正确**（默认为+86，可能会忘记切换）

3、检查短信是否**被手机安全软件拦截；**

4、若输入号码已停用，或确实无法接收验证码，请更换为可用的号码。

- 如果点击“发送验证码”后按钮状态未发生变化（没有展示倒计时），可以退出微信重新登录后再次尝试。

- When the [Get Code] button changes to a countdown timer, it suggests that the verification code has been sent to your phone number. Please check the following if you do not receive it:
  1. Ensure data roaming is on for international phone numbers.
  2. Check the phone number and area code. (The default area code is +86)
  3. Check if you have any security software installed that blocks SMS.
  4. If the phone number is inactive or the issue persists, please try with another phone number.
- If the [Get Code] button does not change to a countdown timer, log out of WeChat and sign back in to try again.

Q2:提示微信版本过低？

Q2. What to do when I receive a notification indicating that the current version of WeChat is outdated?

确认下载微信/WeChat 应用程序为最新版本，请注意，市面上不同商店最新微信版本的编号不同

安卓最新版本：8.0.40

IOS 最新版本：8.0.39

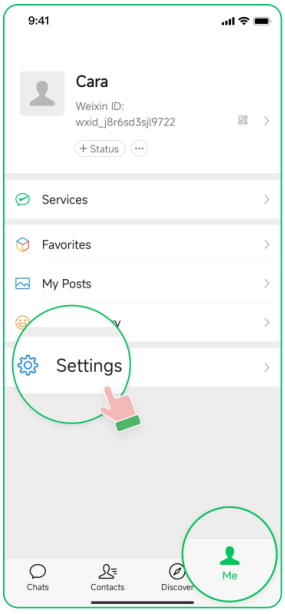
Google 最新版本：8.0.37

If you receive a notification indicating that your WeChat version is outdated, please download and update WeChat to the latest version. Note that the app may have different version numbers for different app stores.

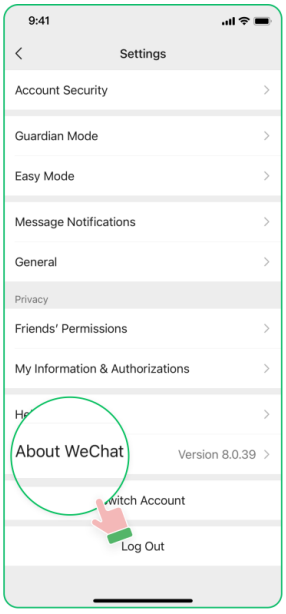
Android: 8.0.40

IOS: 8.0.39

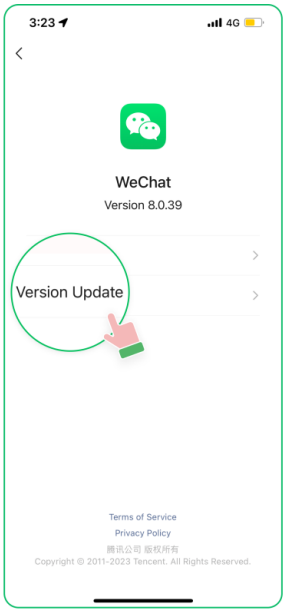
Google: 8.0.37



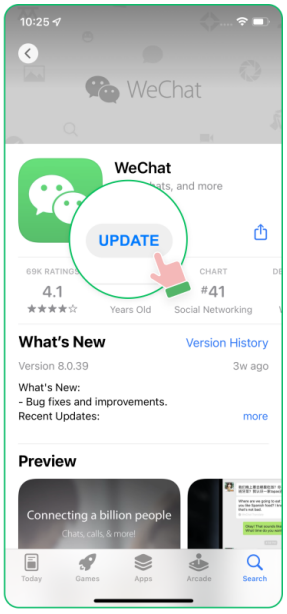
1 Tap [Me]–[Settings]



2 Tap [About WeChat]



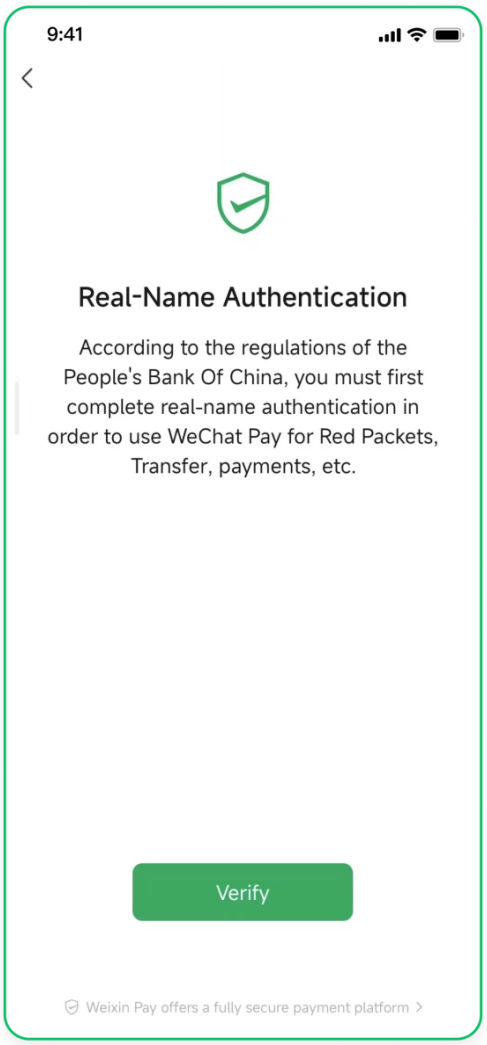
3 Check if your Wechat is the latest version, if not, tap [Version update]



4 Redirect to the app store, and tap [Update]

Q3:当前微信无法完成扫码支付/打开付款码，总提示需实名认证？

Q3. I'm unable to make payments, and the app constantly prompt me for real-name authentication. What should I do?



根据规定，用户需要先完成认证、开通微信支付服务后才可使用支付功能，按照本文档指引完成操作后，即可正常使用。

According to the regulations of the People's Bank Of China, you have to complete real-name authentication in order to use Weixin Pay. Please follow the guide in this document to complete the authentication.

2. 外卡绑定入口

Where to find **[Add a card]**?

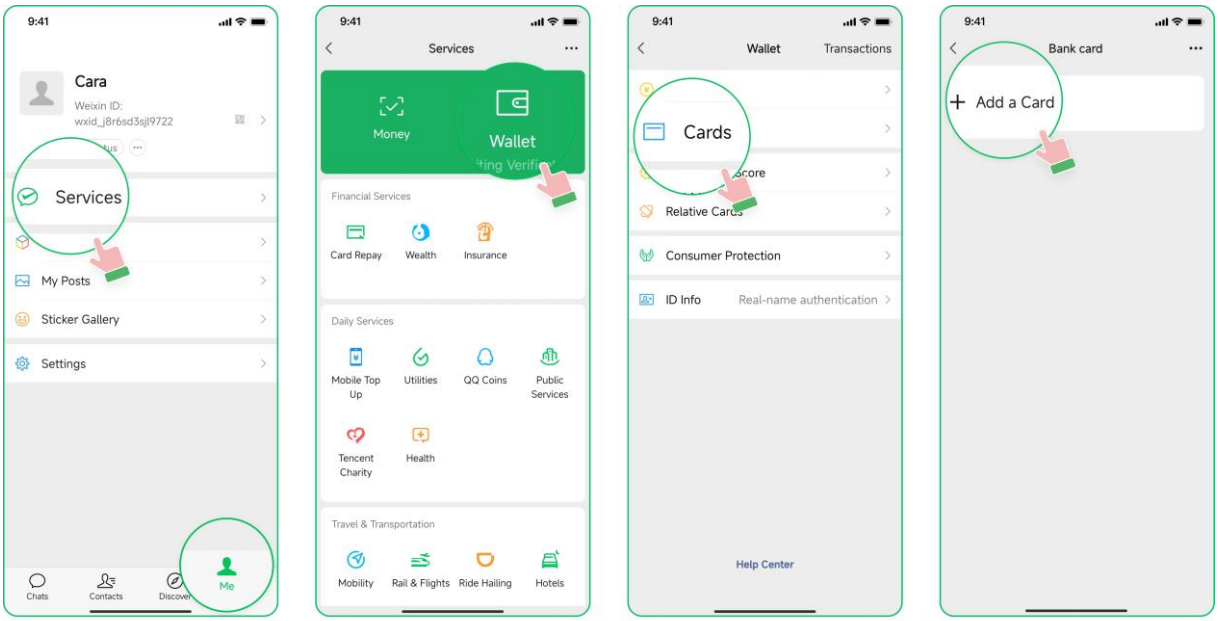
可以按照下图指引，依次点击【我】-【服务】-【钱包】，点击【添加银行卡】，然后进入指引【3、实名认证与绑卡环节】继续操作。

Please follow the guide below, tap **[Me]-[Services]-[Wallet]**, then tap **[Cards]** - **[Add a card]**, follow the steps in **3. [Real-Name Authentication] and [Add a card]** to continue.

在【钱包】内，务必确认进入的是大陆地区钱包，港澳台用户经常会进入到境外钱包的开通流

程，便会产生操作错误。(具体可以看钱包下方，显示待认证或者 “¥符号” ，表示为大陆钱包，否则需更改，方式见 Q2)。

In **[Wallet]**, please ensure that you are activating Weixin Pay (Chinese Mainland wallet). Users from Hong Kong SAR, Macau SAR, and Taiwan may sometimes activate WeChat Pay (International wallet) instead, which may cause an error. You may check the money sign displayed in **[Wallet]** to differentiate. The symbol "¥"represents the Chinese Mainland wallet. Otherwise, please refer to the solution stated in Q2 below.



1 Tap [Me]–[Services]　2 Tap [Wallet]　3 Tap [Cards]　4 Tap [Add a card]

Q1:没有找到上述入口？

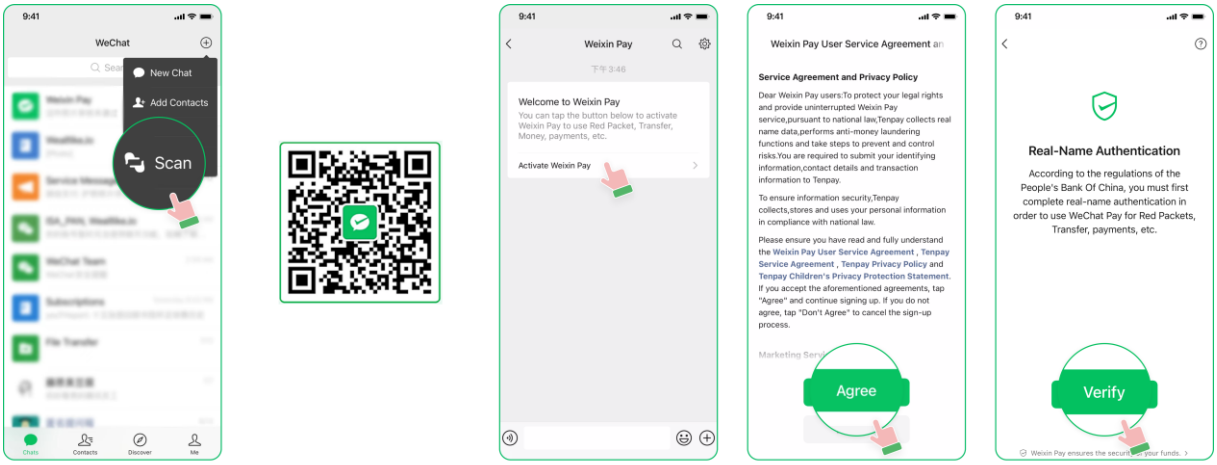
Q1：I cannot find the options above.

方法一，扫码开通：

请用户在微信 APP 内，点击右上角+，扫描下图中的二维码，关注微信支付公众号，随后会自动回复消息，点击自动回复消息的链接，然后查看指引【3、实名认证与绑卡环节】继续操作。

Method 1: Activate by scanning QR code

On the top-right corner, tap **[+]-[Scan]** and scan the QR code below. After subscribing to Weixin Pay, you will receive an auto-generated message. Tap **[Activate Weixin Pay].** Read the Weixin Pay User Service Agreement and Privacy Policy and tap **[Agree]**. Follow the steps in **3. [Real-Name Authentication] and [Add a card]** to continue.



1 Tap [Scan] in the top-right menu [+]

2 Scan the following QR code and subscribe Weixin Pay

3 Weixin Pay will auto reply message. Please Tap [Activate Weixin Pay]

4 Read the Weixin Pay User Service Agreement and Privacy Policy and tap [Agree]

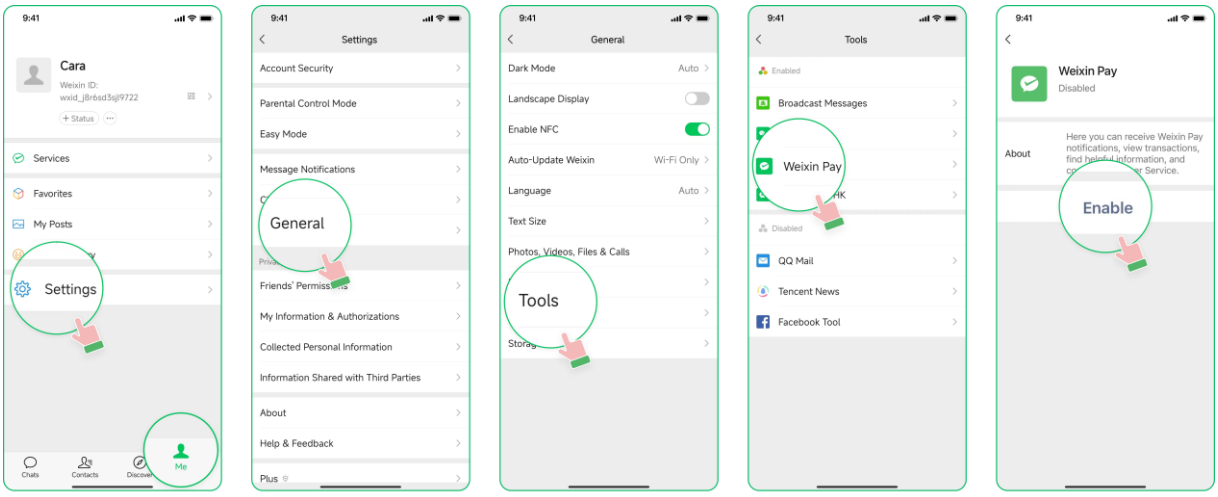
5 Tap [Verify] to continue access following steps in [Real-Name Authentication] and [Add a card]

方法二，通过设置入口开通：

请用户按照下图指引，在微信 APP 内，点击 【我】-【设置】-【通用】-【辅助功能】-【启用微信支付】，然后查看指引【3、实名认证与绑卡环节】继续操作。

Method 2: Activate in Settings

Please follow the guide below. In WeChat, tap **[Me]-[Settings]-[General]-[Tools]-[Weixin Pay]**, and then tap **[Enable]**. Follow the steps in **3. [Real-Name Authentication] and [Add a card]** to continue.



1 Tap [Me]-[Settings]

2 Tap [General]

3 Tap [Tools]

4 Tap [Weixin Pay]

5 Tap [Enable] Weixin Pay

Q2:怎么确认当前开通的是大陆钱包外卡服务？

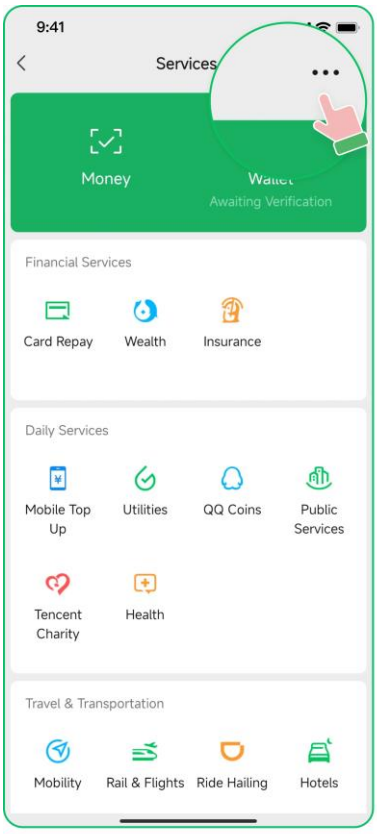
部分外籍用户会默认进入香港钱包/马来钱包等，需要手动切换至大陆地区钱包。

具体操作：点击【我】-【服务】，点击右上角【···】，**切换钱包区域至中国大陆地区**，便可继续操作。

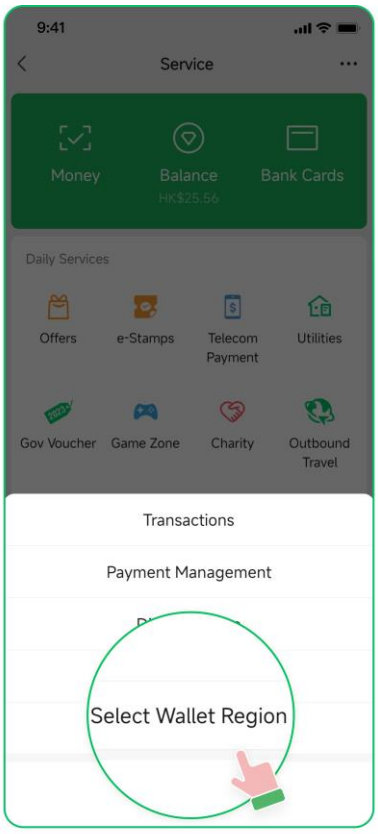
如没有切换选项，请通过本指引开通大陆地区钱包。

Q2: How can I ensure that I'm activating the Chinese Mainland wallet?

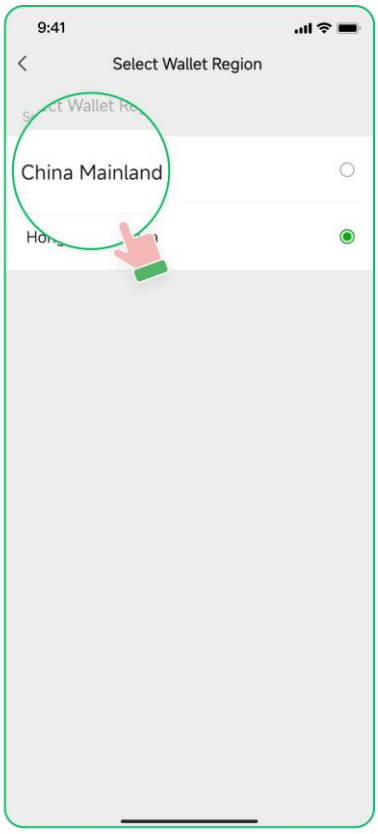
Some international users may have default access to WeChat Pay HK or WeChat Pay MY, and will need to switch their **[Wallet]** to the Chinese Mainland region.
To do this, tap **[Me] - [Services]**. Then, on the top-right corner, tap **[...]** and tap **[Select Wallet Region]** to switch to China Mainland. If you do not have the option to switch, follow the guide in this document to activate Weixin Pay.



1 In [Services], on the top-right corner, tap [...]



2 Tap [Select Wallet Region]



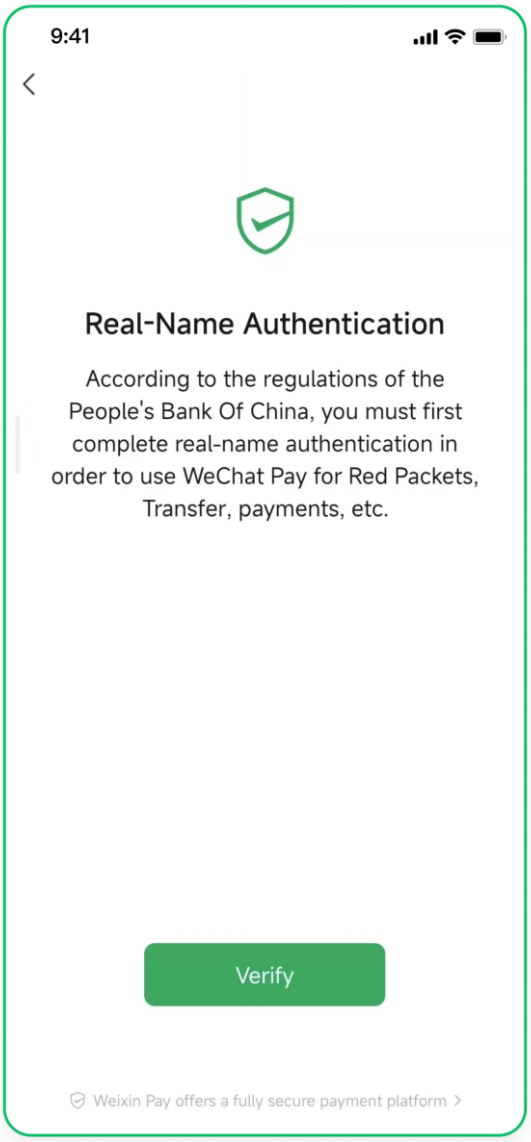
3 Choose [China Mainland] region

1. In [Services], on the top-right corner, tap [...]	2. Tap [Select Wallet Region]	3. Choose [China Mainland] region

3、 实名认证与绑卡

Real-Name Authentication and Add a card

第一步：点击确认服务协议

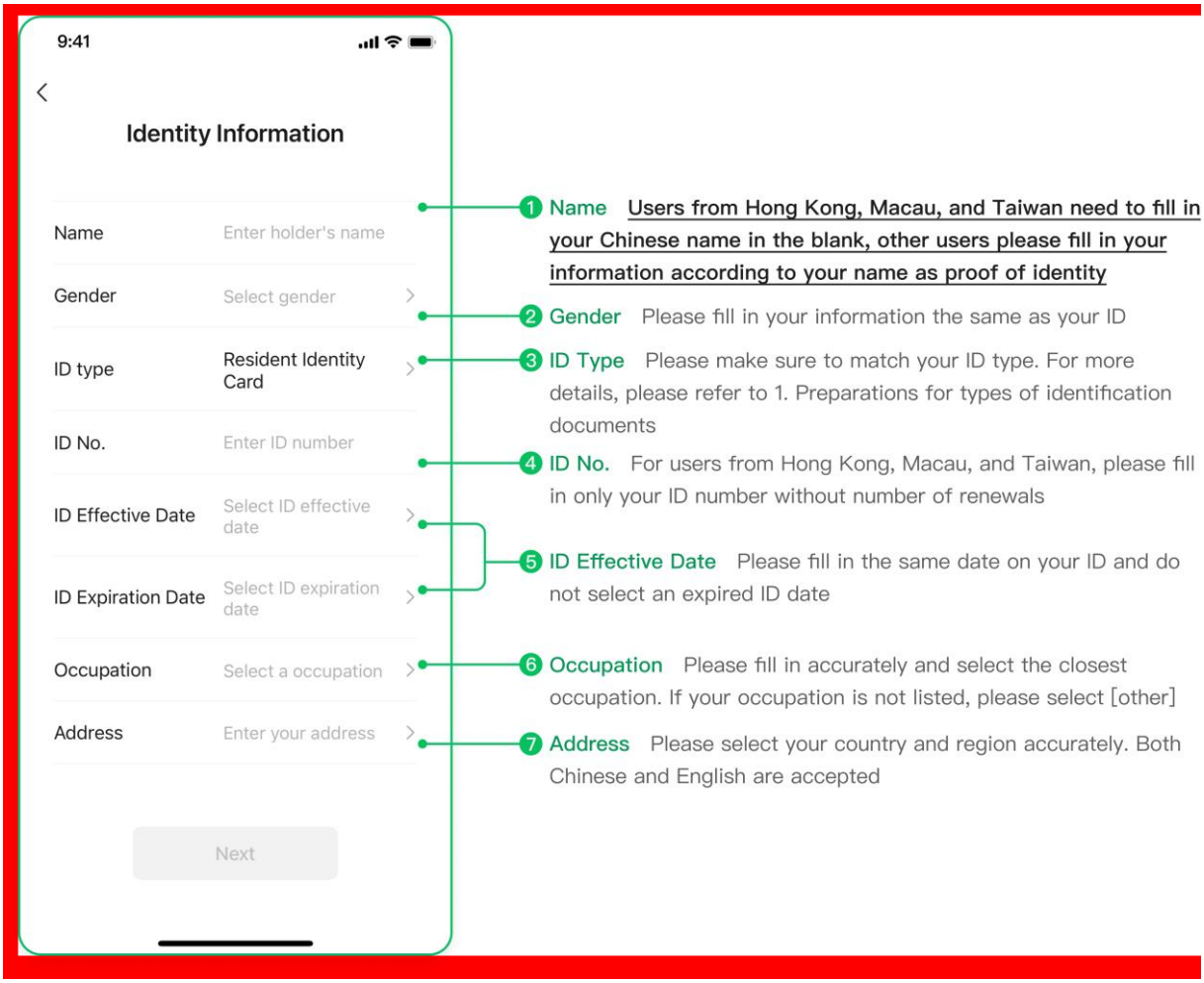


Step 1: Tap **[Verify]** to start **[Real-Name Authentication]**.

请注意以下信息需要和证件卡面上（如有）保持一致：

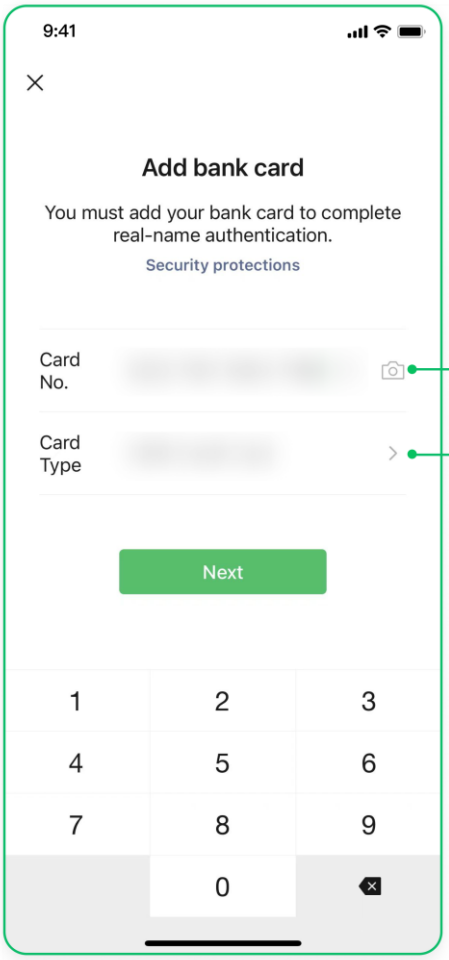
Step 2: Fill in your identity information.

Please note that the following information needs to be consistent with the information on your ID (if applicable).



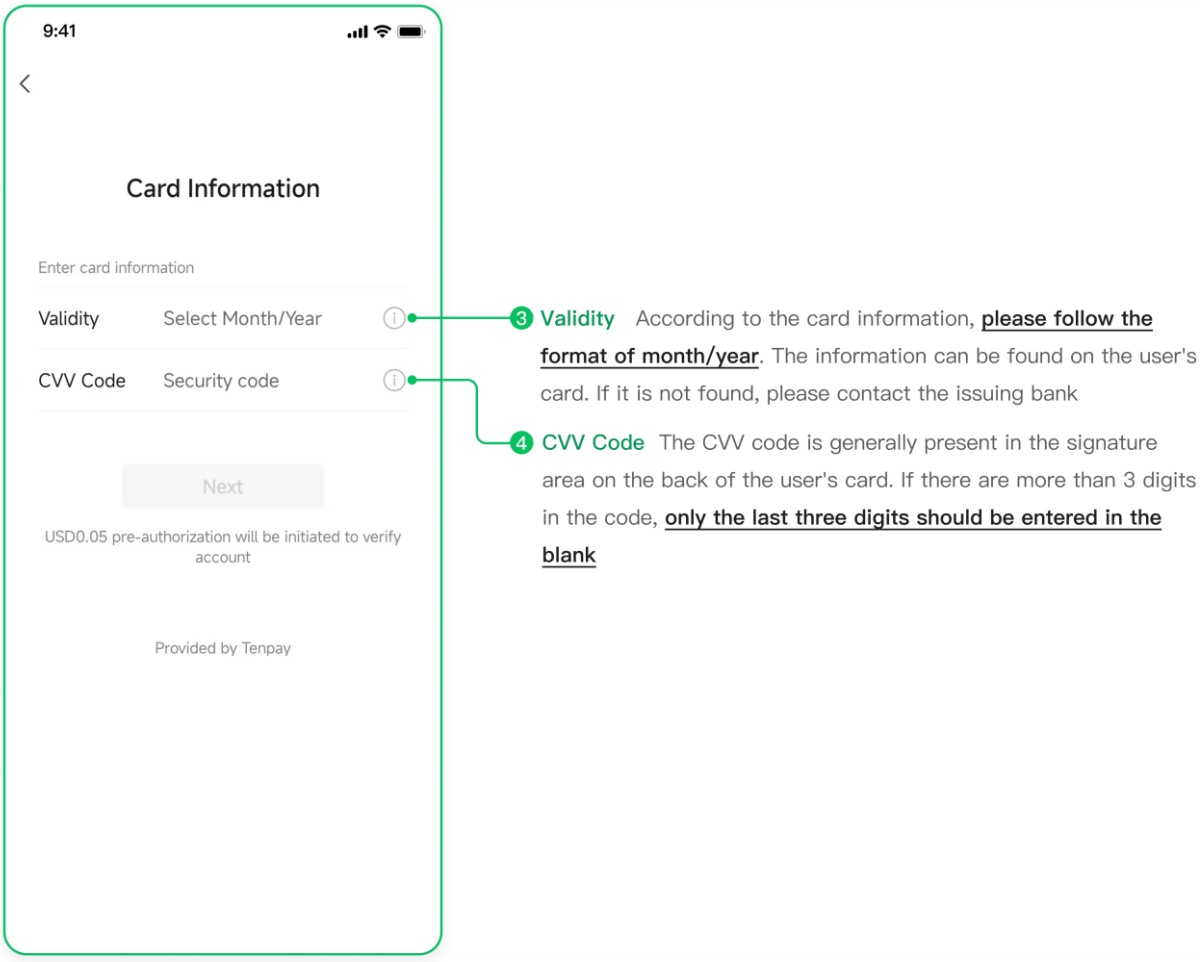
第三步：录入卡号及卡组织信息

Step 3: Fill in card number and card type



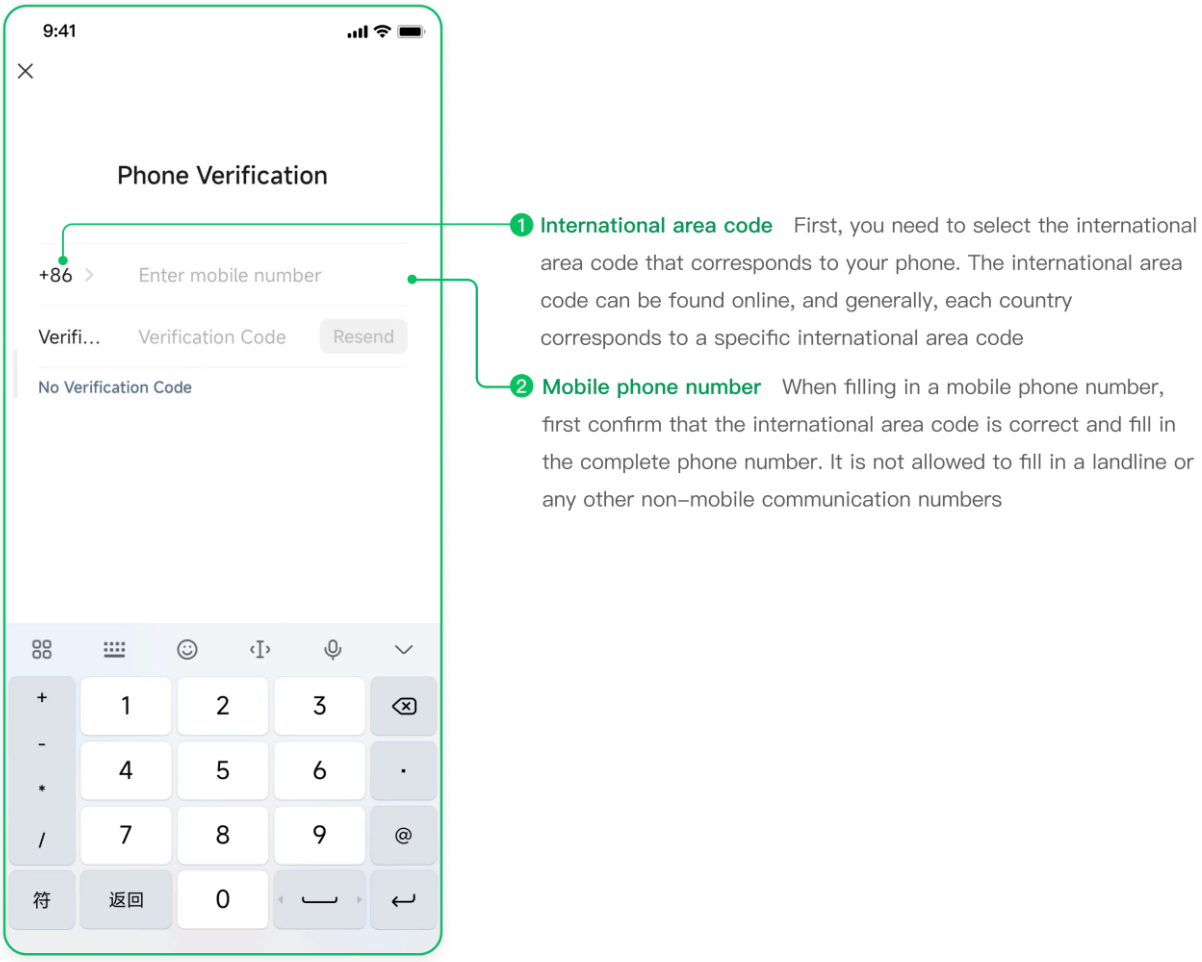
1 **Card No.** Please fill in your complete card number. If you use photo recognition, please double-check the card number. A wrong card number may cause errors. **Please note that some banks only print a portion of the card number on the card surface. If the card number is noticeably short or prompts an error, please contact the issuing bank to inquire about filling in the complete card number.** Please fill in the accurate number (numbers 1 and 7)

2 **Card Type** Weixin Pay currently supports adding bank cards from five card organizations: VISA, Mastercard, Diners Club/ Discover, JCB. After entering the complete card number, the card type will be automatically recognized. If there is an error, click to switch. **For international bank cards, you need to select the card issuing organization. For example, if you bind the VISA card of JPMorgan Chase Bank, please select the VISA card organization.** There are many options, so please look for the card type carefully. If you click the first letter on the right side of the page, you can quickly locate the target card type



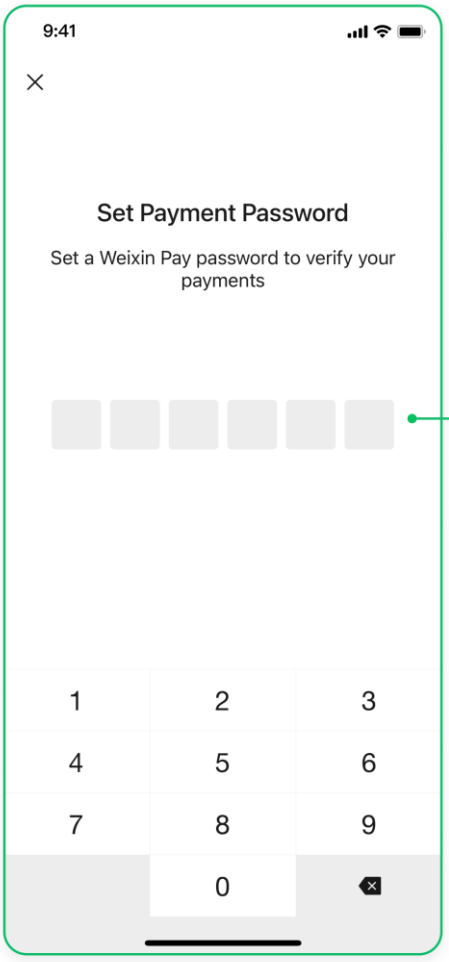
第四步：验证手机号

Step 4: Phone Verification



第五步：设置微信支付密码

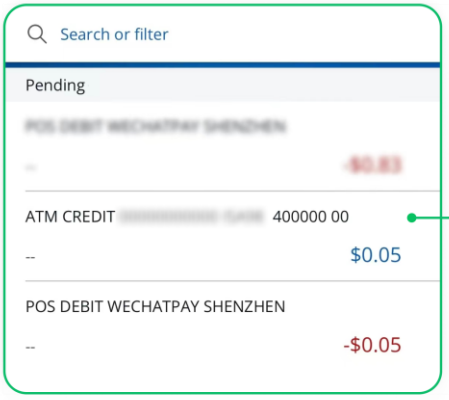
Step 5: Set Payment Password



1 **Payment Password** The payment password should be a 6-digit numeric password that is not too simple or sequential (such as 111111 or 123456). If the system triggers a reminder, the password is not acceptable. **Once the settings are complete, the password entered in all scenarios of using Weixin Pay will be the password set by the user in this step**

第六步：银行卡扣款验证

Step 6: Card verification



1 When the user adds an international bank card, a payment transaction of US $0.05 will be generated. **Weixin Pay will initiate a small deduction and return it rapidly to ensure that the user's international bank card is valid.** Please rest assured

完成以上步骤后，用户可以查看指引【5、开始支付】环节继续操作。

After completing all the steps above, please follow the instructions in **[5. Make Payment]** to continue.

Q1:绑卡失败？

如果绑卡失败，可以请用户这样检查并解决：

错误原因	解决方案与说明
银行卡状态异常/该交易被发卡行拒绝	可能是因为卡片处于过期、锁定、挂失、余额不足等不可用状态，需要联系发卡银行咨询问题。
微信支付绑定超过 3 张外卡	微信支付暂时仅支持同时绑定 3 张（含）以内的国际银行卡，如需绑定新卡，请先解绑不用的旧卡，操作流程可参考 Q3。

Q1: What should I do if I'm unable to add a card?

If you are unable to add a card, please follow the instructions below:

Possible Reasons:	Solutions:
The bank card is invalid or the transaction has been declined by the issuing bank.	The card may have expired, been locked, been reported lost, or contain insufficient funds. Please contact the issuing bank for more information.
Trying to add more than three (3) cards to Weixin Pay	Weixin Pay currently only supports adding up to three (3) international bank cards at any point in time. If you need to add a new card, please unlink one of the cards first. Please refer to Q3 for a detailed guide.

Q2:忘记密码，应该怎么找回？

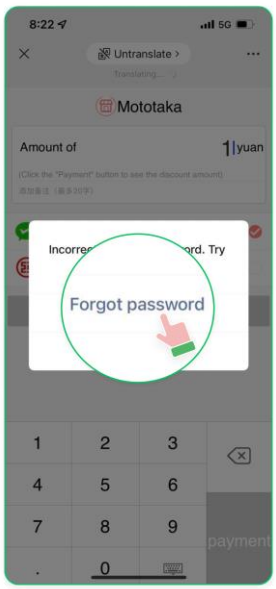
在微信支付绑定「国际银行卡」成功后，用户设置了用户的微信支付密码，用户在微信内的所有交易都需要输入微信支付密码，而非用户的银行卡密码。

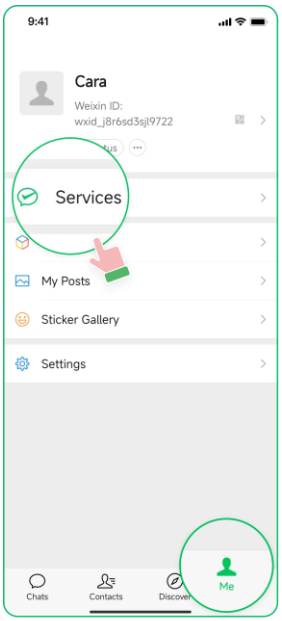
如果用户输入了错误的 6 位密码或忘记了密码可以通过点击【忘记密码按钮】或通过【微信-我-服务-钱包-支付设置-忘记支付密码】进行修改或重置密码操作。

Q2: I forgot my payment password. How can I retrieve it?

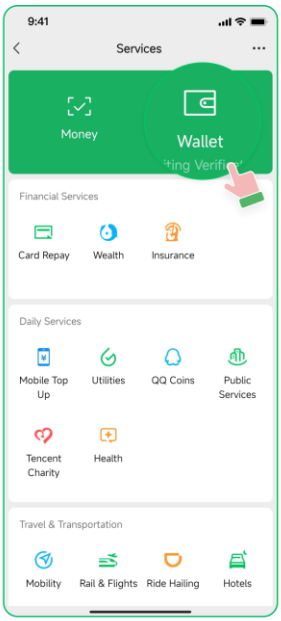
After successfully adding an international bank card to Weixin Pay, you must set a Weixin Pay payment password. All transactions in Weixin Pay require you to enter the payment password. This is not the same as the password for the bank card.

If you enter an incorrect 6-digit password or forget the password, you can reset it by tapping the 'Forgot Password' button or go to 'WeChat - Me - Services - Wallet - Payment Settings - Forgot Payment Password'.

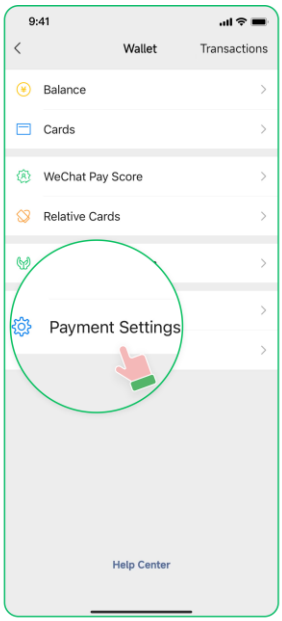




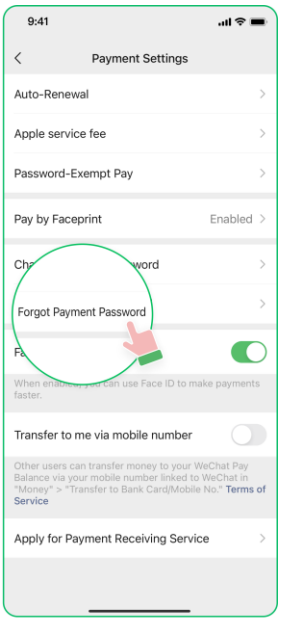
1 Tap [Me]–[Services]



2 Tap [Wallet]



3 Tap [Payment Settings]



4 Tap [Forgot Payment Password]

持有外卡的用户找密该如何操作？

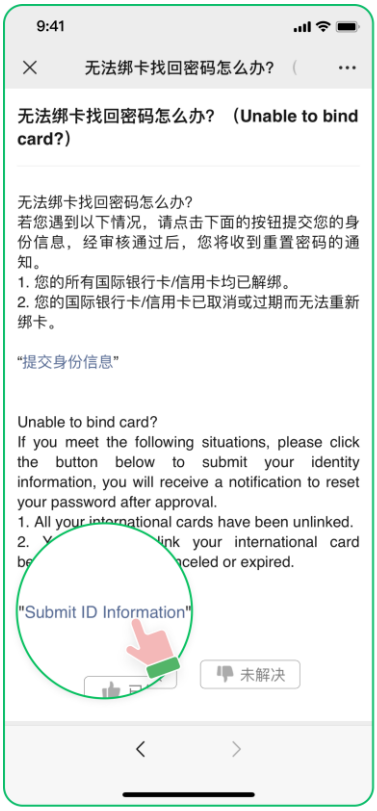
情境一：若用户的微信账号还未绑定任何一张银行卡：

进入【无法绑卡找回密码怎么办？】-点击【提交身份信息】-进入填写客诉单页面，按照要求填写问题信息后点击【提交】，等待客服处理。

How should users reset their password?

Scenario 1: If you have not previously added any bank card

Tap **[Submit ID Information]**. Fill in the request form and the required information, and then tap **[Submit]**. Wait for our customer service team to process your request.



1 Tap [Submit ID Information]

2 Fill in the information as required

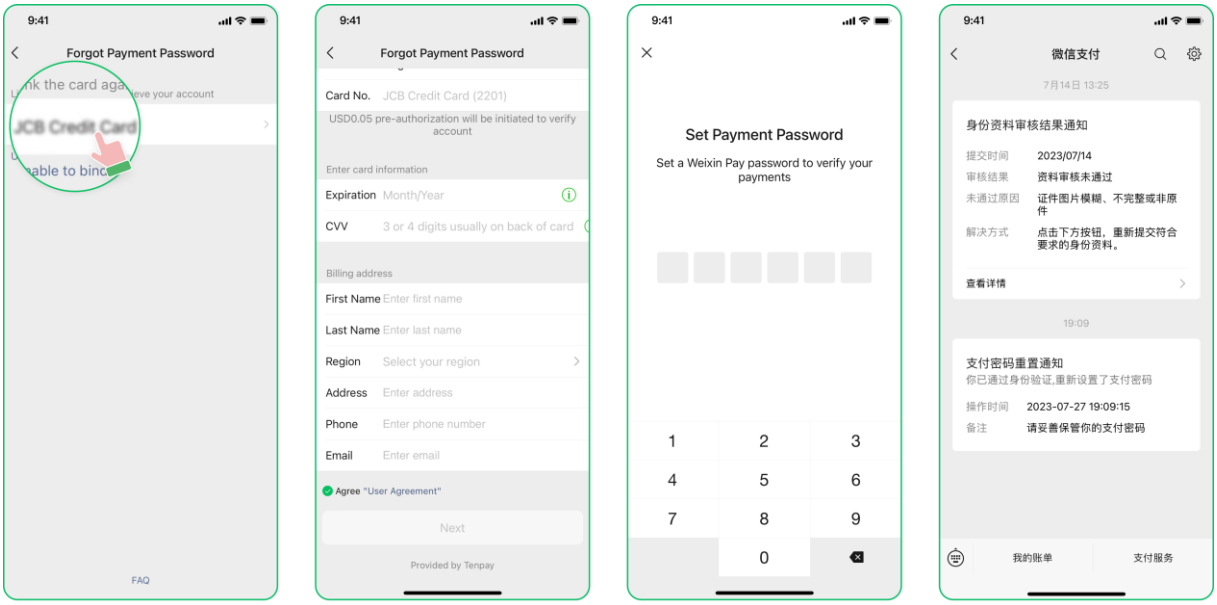
3 Upload your question's screenshot and user's ID information, tap [Submit]

情境二：若用户的微信账号已有绑定过银行卡

请在进入【再次绑定银行卡找回密码】页面时点击已绑定的银行卡卡面-进入填写银行卡信息页面-按照要求输入正确的银行卡信息，点击【下一步】-重新设置微信支付密码- 确认支付密码-支付密码重置成功

Scenario 2: If you have added a bank card before

You may reset your password by adding the card again under the [Forgot Payment Password] page. Select a bank card that you have previously added, fill in the required information and click **[Next]**. Reset your Weixin Pay password and input it again to confirm. Now, you have successfully reset your payment password.



1 Select the bank card you have already linked

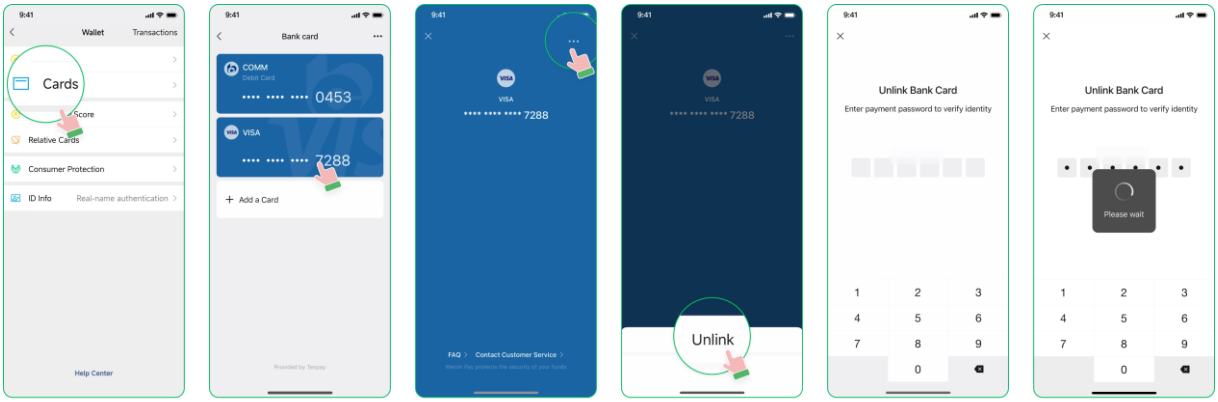
2 Fill in the correct bank card information as required

3 Reset the Weixin Pay password

4 The payment password will be reset successfully

Q3:怎么把已经绑定的国际银行卡解除绑定？(补充中文绑卡路径)

Q3: How do I unlink my international card?



1 Tap [Cards]

2 Select the card you want to unlink

3 Tap the top-right corner [...]

4 Tap [Unlink]

5 Enter payment password to verify identity

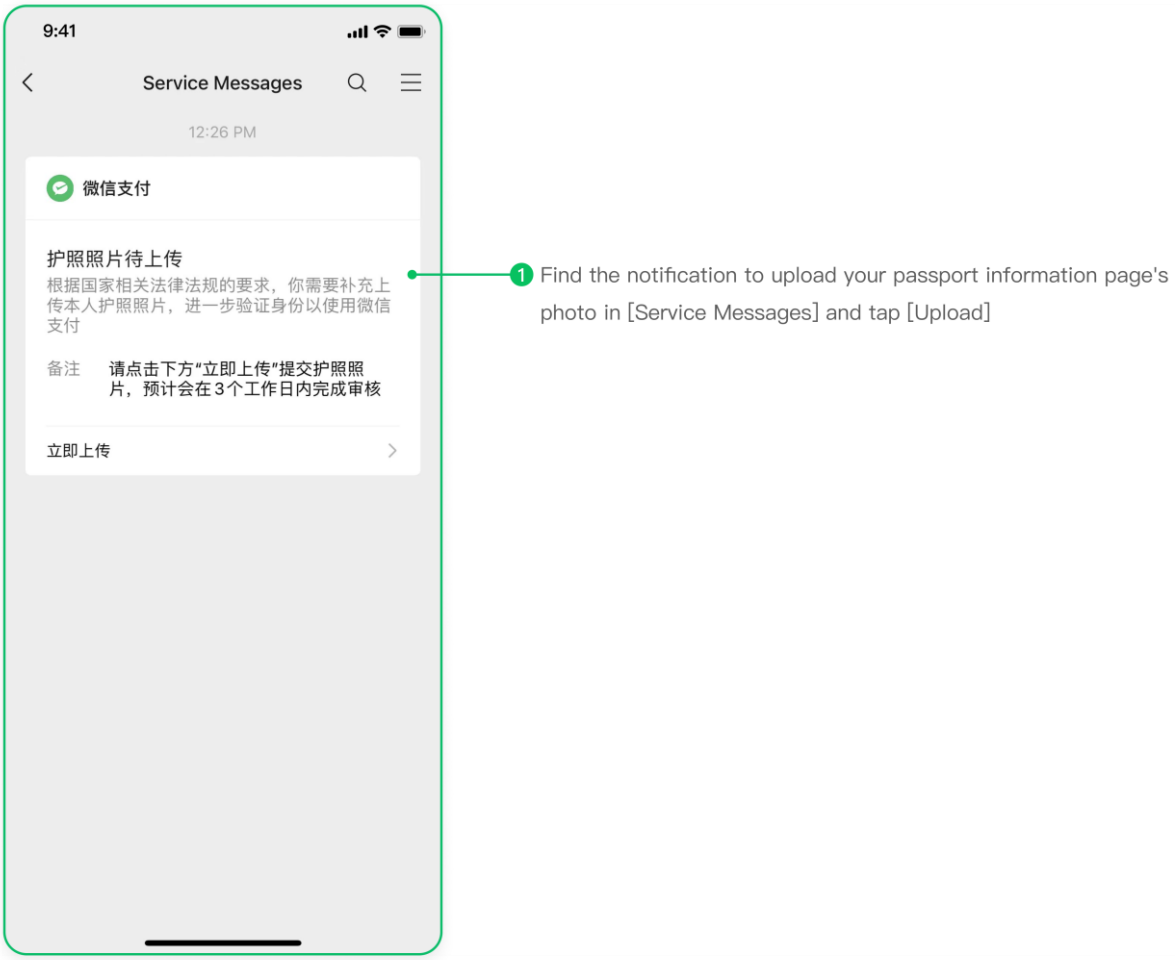
6 Unlink the card successfully

Tap [Cards]	Select the card you want to unlink	Tap the top-right corner [...]	Tap [Unlink]	Enter payment password to verify your identity	The card is successfully unlinked

4、补充验证信息（仅护照用户需关注），其他用户请跳过并查看【5、开始支付】

第一步：点击服务通知

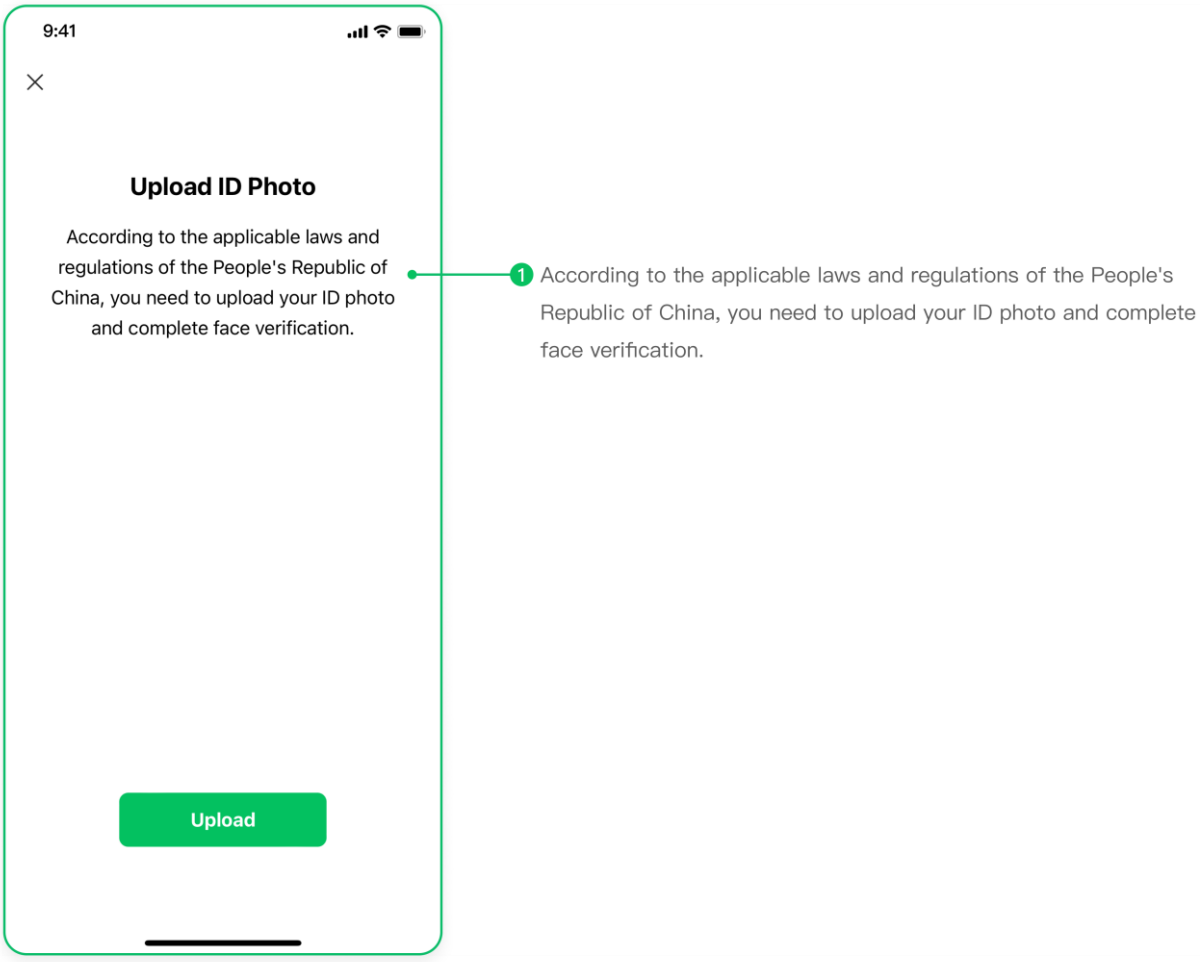
Step1: Tap [Service Messages]



1. Find the notification to upload a photo of your passport information page in [Service Messages] and tap [Upload].

第二步：点击确认

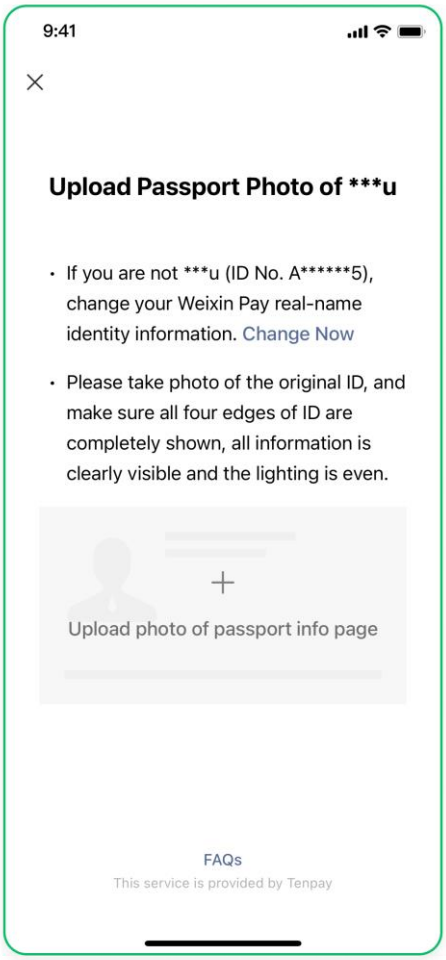
Step2: Tap [Upload]



1. According to the applicable laws and regulations of the People's Republic of China, you need to upload your ID photo and complete facial verification.

第三步：上传本人护照的资料页

Step3: Upload a photo of passport's information page



1 Users can either choose to take a photo or select one from their album to upload their passport picture. To ensure the photo passes the review, please pay attention to the following:

(1) The photo should be taken in a well-lit area with clear image quality and without any reflections

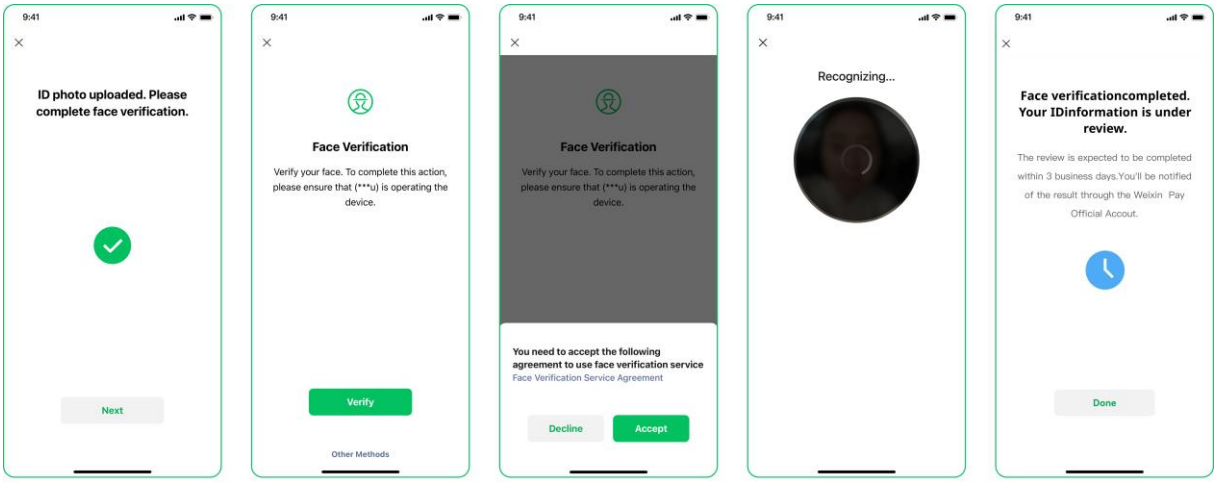
(2) Please take photo of the original ID, and make sure all four edges of ID are completely shown, all information is clearly visible and the lighting is even

(3) Photos must be taken from the original document, it cannot be screenshots

Users can either choose to take a new photo or select an existing one from their album. To ensure the photo passes the review, please pay attention to the following:

第四步：根据提示完成人脸识别，等待审核结果通知

Step 4: Follow the instructions on screen to complete the facial verification. Look out for a notification for the results of the review.



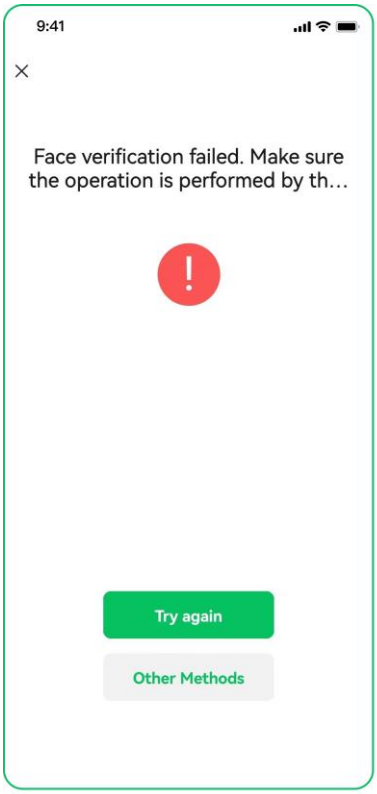
1. Tap [Next]
2. **Please select the verification method**
   If the user is unable to perform face verification in their current environment, Tap [Other methods], to enter [uploading a photo of you holding their passport] (for detailed instructions, refer to Q1 below)
3. **Read the Face Verification Service Agreement, Tap [Accept]**
4. Recognizing...
   Please position your entire face within the circular recognition area during capture. Follow the system instructions for face verification and avoid covering your face or wearing accessories like hats and glasses that may interfere with the process
5. **After completing the face verification**
   The review process is expected to take around one hour before the results are available. You can check the status of the review on the official Weixin pay public account

Q1:人脸识别失败怎么办？

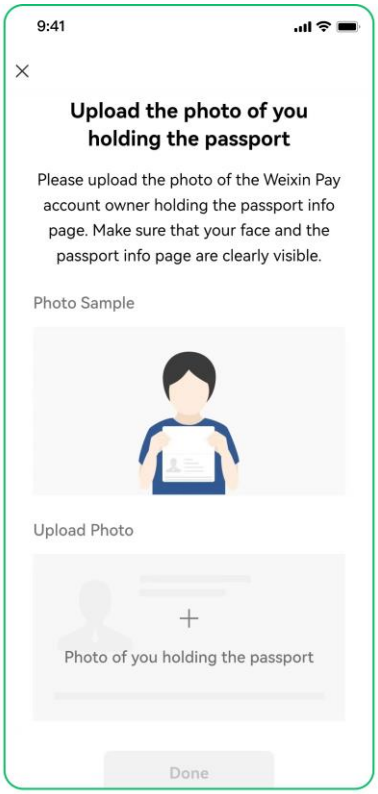
Q1: What should I do if the facial verification fails?

1. 若人脸识别结果失败，在系统提示下点击【再试一次】可重新进行人脸识别。
2. 若人脸识别持续失败，点击【其他方式】-进入【上传本人手持护照资料页的照片】-按要求拍摄照片上传后，点击【已完成】即可进入系统审核流程。

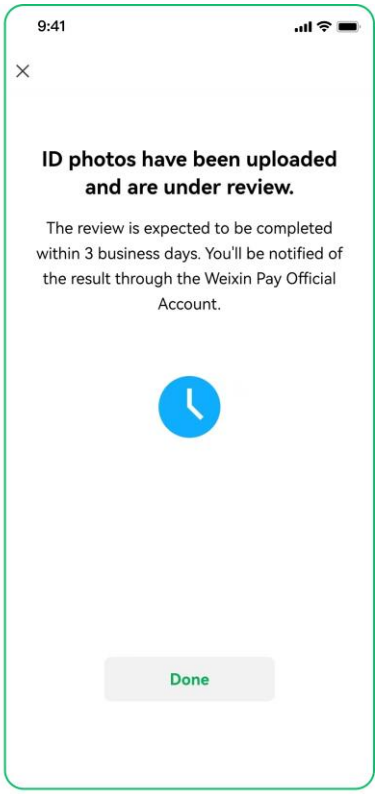
1. If the facial verification fails, tap [Try again] to retry.
2. If facial verification continues to fail, tap [Other methods]-[Upload the photo of you holding the passport] and upload a photo of you holding your passport information page like in the sample photo. Tap [Done].



1 Receive the notification of face verification failed



2 **Please upload a photo of yourself holding the passport**
When capturing the photos with the passport information page, ensure the photo is taken in a well-lit environment, maintaining the clarity of the passport page. Keep your facial expression natural and avoid covering your face with items such as hats and glasses



3 **Once you finish uploading the photo of you holding the passport, the ID photos will undergo review**
The review process is expected to be completed within 3 business days. You will receive the result notification through the Weixin Pay Official account

5、 开始支付

Make Payment

第一步：选择合适的付款模式

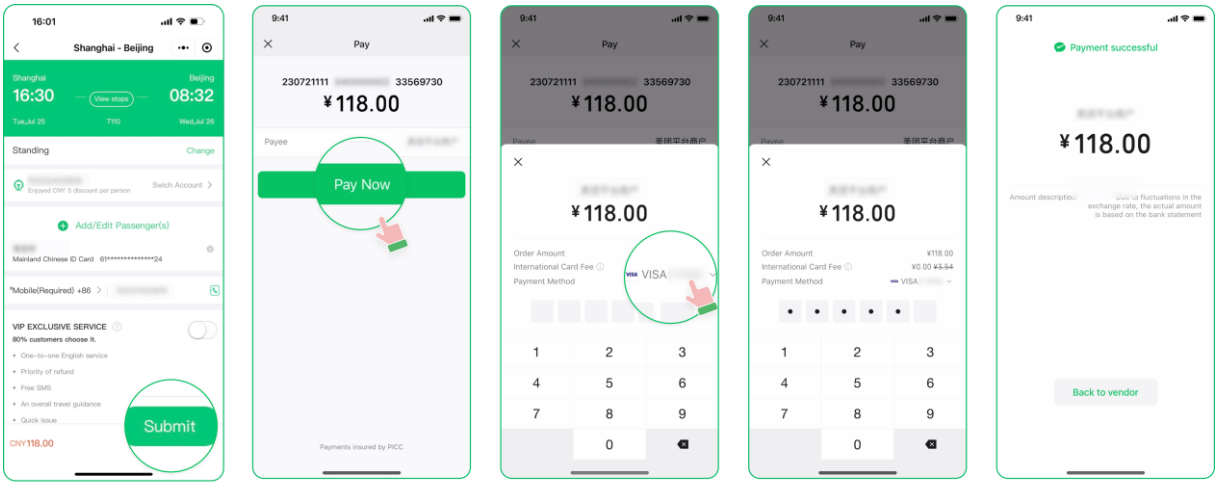
Step 1: Select your payment mode:

当用户使用线上支付时：

在 APP 或小程序中，选择使用微信支付

For users using online payments:

In the app or applet, choose to use Weixin Pay



1 In the app or applet, tap [Submit]

2 Go to the Weixin Pay cashier page and tap [Pay Now]

3 Select [Visa] or other card organizations to pay

4 Enter correct [Payment password]

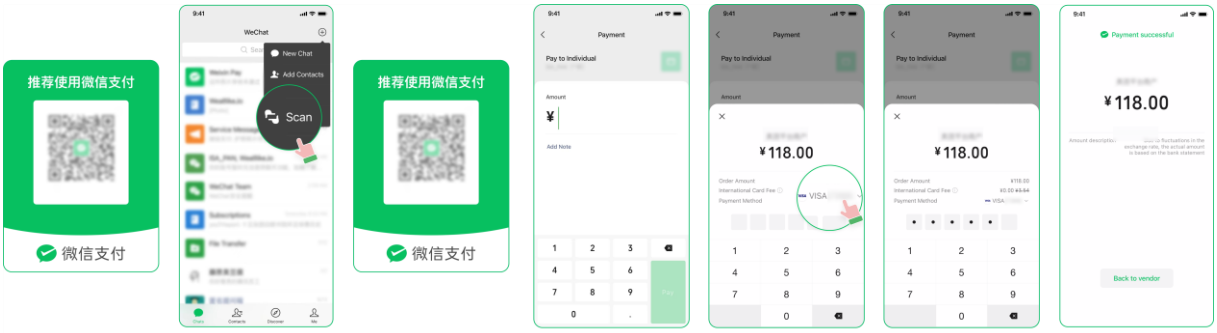
5 Payment successful

当用户使用线下支付时：

用户主动扫描商家初始的收款码

For users making offline payments:

Use the scan function in WeChat to scan the merchant's QR code.



1 When you see the cashier displaying the 'Collection QR Code'

2 To open the camera scanning function, select [scan] located in the top-right corner

3 Align your camera to the cashier's payment code and then scan it

4 Enter the amount to be paid on the payment page and tap [Pay]

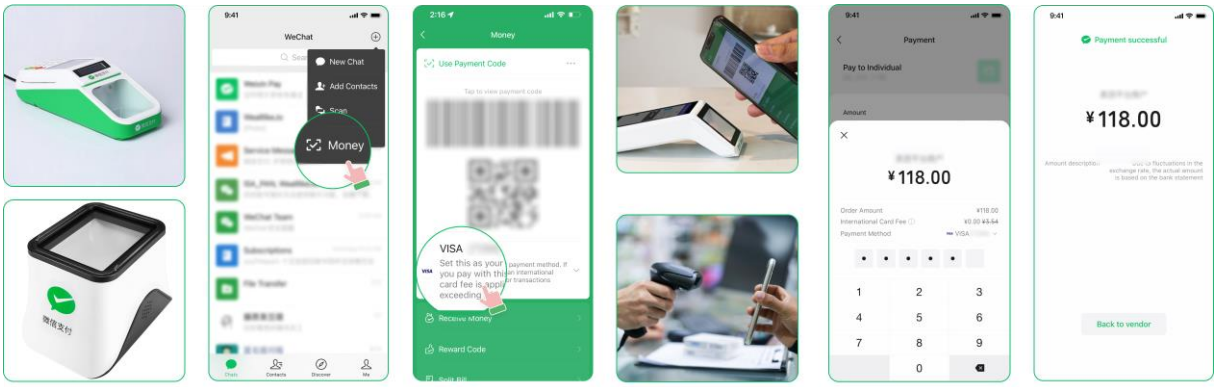
5 Select [Visa] card to pay

6 Enter correct [Payment password]

7 Payment successful

商家使用扫码机或扫码枪扫描用户出示付款码

Show your payment code to merchants



特别重要的事：

- **永远不要将付款码通过截图、拍照等方式保存或发送给任何人**
- **进行线上支付交易一定要核对交易金额，币种都是以人民币为准结算的**
- **如果使用「线下支付-扫对方二维码」付款完成后，请把付款成功页面展示给收款方查看。**

Important Notice:

- Never save or send payment codes to anyone in the form of screenshots, photos, or other similar means.
- When conducting online payment transactions, verify the transaction amount and ensure that payments are settled in RMB.
- If you make an offline payment by scanning the QR code, please show the cashier the payment success page for review.

Q1: 所有商户都支持国际卡支付吗？

支持国际卡支付的商户还在逐步的放开中，**并非所有的收款商户都可以使用「国际银行卡」完成支付**。同时，所有的境外商户（非中国大陆地区）目前微信都不支持使用「国际银行卡」进行支付。

用户在支付时，卡片如果为灰色，则表示不可用这张卡完成当前的付款。

Can all merchants now process international card payments?

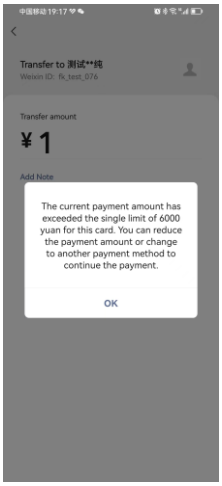
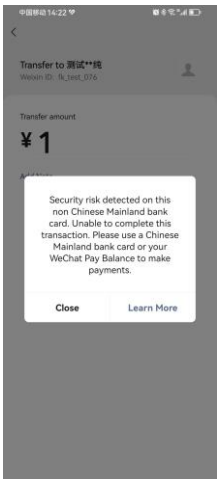
We are taking gradual steps to expand our network of supporting merchants. As of now, not all merchants can process payments made using international bank cards.

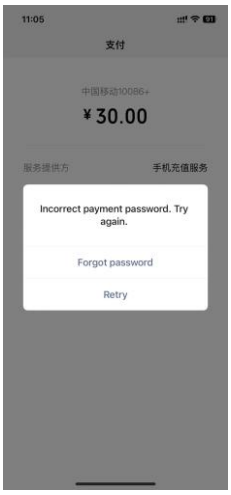
Also, paying with international cards in Weixin Pay is currently not supported by any overseas merchants (located outside of the Chinese Mainland).

If your card appears gray when making a payment, it suggests that the current transaction cannot be completed using that card.

Q2:支付失败？

如果没有支付成功，可以请用户这样检查并解决：

错误提示（图示）	错误原因	解决方案与说明
	交易被限额	为了保护用户的账户安全，微信支付对国际银行卡交易设置了交易限额，**单笔交易限额为人民币 6000 元，月累计交易限额为人民币 50000 元，年累计交易限额为人民币 60000 元。**用户可以减少转账的金额，或改用其他的支付方式进行支付。
	交易有风险	可能是由于用户本人的银行卡，因丢失、转借等原因导至被添加在他人支付账户上使用；或者银行卡是他人的卡，被添加在用户的支付账户上使用。**为保障银行卡的资金安全，**微信支付对当前交易进行了限制。 若有疑问请致电客服 95017 (大陆地区) /+86 571 95017 (海外及港澳台地区，正常情况 24 小时内可处理完成。

	密码错误	**请用户确认正确输入了「微信支付密码」而非银行卡密码。** 如果忘记了密码可以通过点击【忘记密码】按钮或通过【微信-我-服务-钱包-支付设置-修改支付密码/忘记支付密码】进行修改或重置密码操作。
	交易被拒绝/银行卡状态异常	用户的银行卡可能为挂失卡、没收卡、被盗卡状态，或者发卡银行拒绝当前交易，**并非微信支付阻止了交易。这种情况请让用户联系发卡银行确认原因。**

Transaction exceeds the limit	To ensure the security of your account, Weixin Pay has imposed transaction limits on international bank card transactions. There is a limit of 6,000 RMB for single transactions, a cumulative limit of 50,000 RMB for monthly transactions and a cumulative limit of 60,000 for yearly transactions. To proceed with the payment, you may either reduce the payment amount or switch to another payment method.
Transaction involves risks	This could be because your bank card has been added to the accounts of other users, perhaps as a consequence of a loss, loan, or other circumstances. This could also be because the card added to your account is under the name of someone else. Weixin Pay is applying restrictions on transactions to safeguard the funds on the bank card. For any inquiries, please contact customer service at 95017 (Chinese Mainland) / +86 571 95017 (Regions outside of the Chinese Mainland). We will try to process

	your request within 24 hours.
The entered password is incorrect	You have to input the correct six-digit Weixin Pay password, and not the password of your bank card. If you forgot the payment password, Tap[Me]-[Services]-[Wallet]-[Payment Settings]-[Change Payment Password]/ [Forgot Payment Password] to reset the payment password.
Transaction declined/ The bank card is unauthorized	Your bank card may have been lost, confiscated, or stolen; or the transaction may have been denied by the issuing bank. Weixin Pay is not responsible for the declined transactions in such cases. The user may contact the issuing bank for assistance.

Q3:为什么有的交易需要支付手续费而有的免收手续费？

依照跨境交易惯例，**国际结算机构会向微信支付收取一定比例的交易手续费，这笔费用平均在交易金额的 3%以上**。基于此固定费用，为向大量用户提供服务，微信支付目前按照交易金额的 3%收取基准。同时，为支持外卡用户小额高频的消费需求，**微信支付将为用户承担单笔交易金额人民币 200 元（包括人民币 200 元）以下的外卡交易手续费。**具体收费信息在付款前已告知用户，可以在收费弹窗（收银台）查看。

3%移动支付手续费可能并不代表用户需要支付的全部手续费用，如在交易过程中发现产生了3%比例之外的其他费用，可能与用户的发卡机构、支付货币等因素相关，具体可咨询用户的发卡机构，这部分费用**并非由微信支付收取。**

Q3: Why do some transactions incur transaction fees while others do not?

According to the industry practice for cross-border transactions, international settlement institutions charge Weixin Pay a certain proportion of the transaction processing fees, which average more than 3% of the transaction amount. Based on this benchmark, Weixin Pay currently charges users 3% of the transaction amount in order to provide the service to users.

To fulfill users' small-amount and high-frequency payment needs, Weixin Pay will waive transaction fees for international card transactions with a single transaction amount of less than 200 RMB (including 200 RMB). The specific fees are disclosed to the user before making payment and can be viewed in the pop-up window of the transaction.

It should be noted that the 3% transaction fee may not be the only fee charged to the user. Additional fees beyond the stipulated 3% incurred during the transaction process may be related to the user's card issuing banks, card organizations, payment currencies, or other factors. For more information, please contact the issuing bank. Wexin Pay does not collect this portion of the fee.

Q4:开通后，能否使用红包、转账？

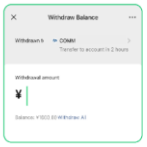
使用除护照外的证件登记，并绑卡成功的用户，可以接收红包、转账，并自动储存到用户的零钱当中。用户也可以使用零钱余额进行发送红包、转账等。

Q4: After I activated Weixin Pay, can I use red packets and transfer money?
If you registered with an identification document other than a passport and successfully linked your bank card, you can receive red packets and transfer money. You can also use your available balance to send red packets, transfer money, and conduct other transactions.

需要注意：不能用外卡发红包、转账、充值零钱、购买理财。根据规定，只有持有中国内地银行发行的借记卡，并在绑定微信支付后，才可以开放使用这些功能。

Kindly be advised that international bank cards cannot be used to send red packets, transfer money, top up wallet, or purchase financial products. According to regulations, you will need a bank card issued by banks in the Chinese Mainland to access these features.

可用支付场景一览表：

ID Type / User's scenario		Passport		Hong Kong, Macau, and Taiwan IDs	
Payment mode		**Paying with an international card**	**Paying with balance**	**Paying with an international card**	**Paying with balance**
Scan/Be Scanned		✅	❌	✅	✅
Pay in Mini program		✅	❌	✅	✅
Auto payment		✅	❌	✅	✅
Pay in app		✅	❌	✅	✅
Accept red packet		❌	❌	❌	✅
Send Red Packet		❌	❌	❌	✅
Transfer function		❌	❌	❌	✅
Withdraw balance		❌	❌	❌	❌
Wealth Management		❌	❌	❌	❌