

About Alipay Digital Wallet

What is the Alipay Digital Wallet, and can I participate as an American Express Cardmember?

Alipay is a leading open platform for payments and digital services in Mainland China, and “Alipay Digital Wallet” is the digital wallet provided by Alipay to which you can choose to add an eligible American Express Card on your compatible mobile device when traveling in Mainland China for QR-code payments in Renminbi (“RMB”), the official currency in the country.

Which Cards are eligible for the Alipay Digital Wallet?

American Express Cardmembers holding an American Express Card issued by Amex group entities (“Amex Proprietary Card”) are eligible to be added to the Alipay Digital Wallet. This includes corporate cards, small business cards, and consumer cards. At this time, American Express cards issued by licensed third-party issuers are not eligible to be added to the Alipay Digital Wallet.

Which devices are compatible with the Alipay Digital Wallet?

Please check your device's app store for Alipay availability.

Where can I use the Alipay Digital Wallet?

After adding your eligible American Express Card to the Alipay Digital Wallet, you can use it at participating merchants and locations across Mainland China for payments in RMB. Just look for the Alipay logo at checkout.



Is my Card Information or personal information being shared with or processed by the Alipay Digital Wallet?

The digital wallet service is provided by the Alipay Digital Wallet and is governed by their terms of service, which includes the [Alipay Payment Privacy Policy](#), [Alipay Payment Services Agreement](#), [Client Software License and Services Agreement](#), [Clientware Privacy Policy](#), the [Taobao Service Agreement](#), and the [User Service](#)

[Agreement](#) (collectively, “Alipay China Terms”). In providing the digital wallet service, the Alipay Digital Wallet may ask for, collect and process your personal information (PI) including your name, phone number and birth date pursuant to applicable China privacy and other laws. To comply with local regulations, Alipay requires identity verification for annual transaction values which exceed \$2,000 USD. Once your accumulated transaction value in the Alipay Digital Wallet reaches this threshold, you will be prompted to upload your passport information for identity verification purposes. Upon successful identity verification, your transaction limit will be raised to a single transaction maximum of \$5,000 USD and an annual transaction maximum of \$50,000 USD. American Express is not responsible for any such collection activity, nor are we party to or responsible for Alipay Digital Wallet PI processing activities.

If you choose to use the Alipay Digital Wallet, please note that your use of the Alipay Digital Wallet will be subject to the Alipay China Terms. Should you have any questions on the Alipay China Terms and/or on the way the Alipay Digital Wallet will process your PI, you should refer to the Alipay China Terms and/or the Alipay China Privacy Policy or raise the question directly with the Alipay Digital Wallet.

Getting Started

How can I add my Card to the Alipay Digital Wallet?

If you choose to add an eligible American Express Card (eligible Cards are listed under “Which Cards are eligible for the Alipay Digital Wallet?”) to the Alipay Digital Wallet, please follow steps 1-7 below for the installation of the Alipay app on your mobile phone. You can then follow steps 8-12 to add your eligible Card to the Alipay Digital Wallet.

1. In your phone’s app store, you can choose to search for “Alipay” and download the application.
2. Open Alipay and review the information in the Privacy Protection Tips pop-up before selecting the “Agree” button.
3. Select your local region, then enter your mobile phone number.
4. After reviewing the Alipay Service Agreement and Privacy Protection pop-up, you can determine whether to select “Agree”.
5. Complete the verification action which appears on-screen.
6. After reviewing the Alipay Service Agreement and Privacy Protection pop-up, you can determine whether to select “Agree”.
7. Select the country which appears on your government-issued ID.
8. From the homepage of the Alipay Digital Wallet, select “Add Now” from beneath the bank card icon which appears in the bottom half of the screen.

9. Create a 6-digit payment password. This password will be requested when adding other eligible cards to your Alipay Digital Wallet and may be used to verify future transactions.
10. Enter the 15-digit card number of your eligible American Express Card product, input the expiration date and Card Verification Value (CVV) code (the 4-digit code on the front of your American Express Card), then read the [User Service Agreement](#) before selecting “Agree to Terms and Add”.
11. As part of the card binding process, you may be asked to enter a 6-digit code sent to you via SMS. Once you have entered this code, the card binding process will be complete. If you are not asked to enter a 6-digit code, your card will be added to the digital wallet.

What is a CVV code? Why is it required?

The Card Verification Value (CVV) code, or Security Code, for your eligible American Express Card is the 4-digit, non-embossed number printed on the front of your physical Card. For security reasons, you will be required to enter your CVV Code when adding your Card to the Alipay Digital Wallet.

I was prompted to receive a one-time Verification Code. What is this and why is it required?

The Alipay Digital Wallet may ask you to enter a one-time Verification Code to confirm your identity, for security purposes. This code is a unique series of numbers and/or letters that you can choose to receive via text. If prompted, you can choose to enter that code into the appropriate field.

Can I add my Card to multiple devices?

Yes, you can add your eligible Card on multiple devices. Please note that your Card must be added to each device separately.

Who should I contact if I have any issue adding my Card to the Alipay Digital Wallet?

You can find more information by navigating to “Account” and selecting “Help Center” from within the Alipay China mobile app. Or, you can call Alipay directly for English-language support at +86 0571 26886000 (international/roaming call charges may apply).

Using Alipay Digital Wallet

How do I pay with the Alipay Digital Wallet?

If you choose to pay with the Alipay Digital Wallet:

1. From the Alipay mobile app home page, select the “Pay/Receive” icon from along the top ribbon.
2. Present the barcode/QR code when paying at a merchant.
3. You can select which American Express card to use when paying by selecting the ribbon immediately below the QR code and then tapping on another card.

How will an Alipay Digital Wallet transaction appear on my American Express statement?

On your American Express statement, “Alipay China” will appear for transactions processed through the Alipay Digital Wallet. Additional information on the specific merchants can be located on the Alipay Digital Wallet app “My Transactions” page.

Can I get a refund to my account for a purchase with the Alipay Digital Wallet?

Please contact the merchant with which you made the transaction to request a refund. If the merchant’s refund policy allows it, you will receive refunds to your account for a purchase made with the Alipay Digital Wallet.

As part of the services provided by Alipay via the Alipay Digital Wallet, if you are not able to contact the merchants directly, you can attempt to do so to request a refund through the Alipay Digital Wallet app through the following steps.

1. From the Alipay homepage, select “Account” from the bottom ribbon.
2. Select “My Transactions” from the list of available options.
3. Select the transaction that you need refunded.
4. Select “Contact Payee” from the menu at the bottom of the screen.
5. Click the message box, type your message and hit send.
6. Check for a response from the merchant in your “Messages” which can be accessed from the Alipay app home page.

If the merchant does not respond to your message after 48 hours, you can contact Alipay Digital Wallet customer service who can assist with putting you in touch with the merchant to request the refund. You can follow these steps to contact Alipay customer service.

1. From the Alipay homepage, select “Account” from the bottom ribbon.
2. Select “Help Center”.
3. Select “Chat” on bottom ribbon to initiate chat with the customer service team or call +86 571-2688-6000.

Do I still get rewards (for example, Membership Rewards® points) when I use the Alipay Digital Wallet?

If eligible, purchases made with the Alipay Digital Wallet can earn rewards at the non-accelerated earn rate applicable to your American Express Card. Note that merchant or category-specific rewards do not apply to Alipay-based transactions.

Rewards not available on all Cards. Rewards vary by Card product. Other conditions apply.

I’m having a problem with my device’s software or hardware. What should I do?

If you are having difficulty with your software or hardware, please contact your device manufacturer.

Managing Your Card(s) in the Alipay Digital Wallet

Where can I view and manage my Card(s) in the Alipay Digital Wallet?

1. From the Alipay home page, select “Account” from along the bottom ribbon.
2. To view your Cards in the Alipay Digital Wallet, select “Bank Cards” from the list of available options.
3. To add a new Card to the Alipay Digital Wallet, select the + icon from the bottom of the screen.
 - a. Enter the 15-digit card number of your eligible American Express Card, then input the expiration date and CVV code (the 4-digit code on the front of your American Express Card).
 - b. As part of the card binding process, you may be asked to enter a 6-digit code sent to you via SMS. Once you have entered this code, the card binding process will be complete.
 - c. If you are not asked to enter a 6-digit code, your card will be added to the digital wallet.

4. To remove a Card from the Alipay Digital Wallet, select the Card from within the “Bank Card” page in the Alipay mobile app.
 - a. Select “Delete” from the options on the screen, then select “Delete Card”.
 - b. Select “Unbind”, then select “Deleting” from the on-screen pop-up.
 - c. Enter the 6-digit payment password created during account registration to finalize the Card deletion process, then select “Finish” from the next screen.

Is there a fee for paying with an eligible American Express Card?

Alipay charges a 3% handling fee for *all* international bank card transactions greater than 200 RMB (~\$28 USD).

Is there a transaction limit within the Alipay Digital Wallet?

The single transaction limit is \$5,000 USD and the annual transaction limit is \$50,000 USD.

In which currency are Cardmembers billed?

Transactions through the Alipay Digital Wallet will be billed in RMB, the local currency of Mainland China, and will be converted in accordance with the Foreign Currency Conversion terms located in the information box and disclosure statement previously provided to you. Foreign currency conversion commission will apply. To [learn more](#) on charges made in foreign currency, please refer to your Cardmember Agreement.