



## **Alipay Digital Wallet – Frequently Asked Questions**

### **支付寶電子錢包 – 常見問題**

*as of February 20, 2025*

*截至 2025 年 2 月 20 日*

### **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. Alipay Digital Wallet” is the digital wallet provided by Alipay to which you can choose to bind 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 market.

### **關於支付寶電子錢包**

#### **什麼是支付寶電子錢包？美國運通卡會員可如何使用支付寶？**

支付寶是中國內地領先的流動支付平台。支付寶電子錢包是他們的數碼支付工具。當您前往中國內地旅行時，只需以手機綁定合資格的美國運通卡，並連接到當地的流動支付平台，即可於全國各地二維碼支付點以人民幣進行交易。

#### **Which Cards are eligible for the Alipay Digital Wallet?**

Any American Express Card issued by Amex group entities (“Amex Proprietary Card”) is eligible to be added to the Alipay Digital Wallet. This includes Consumer Cards, Corporate Cards and Small Business Cards. At this time, American Express Cards issued by partner banks are not eligible to be added to the Alipay Digital Wallet.

#### **哪張美國運通卡可使用支付寶電子錢包？**

任何一張由美國運通國際股份有限公司發出、並已開通的美國運通卡，包括個人卡、公司卡及商務卡均適用於支付寶；若您所持有由第三方金融機構發出的美國運通卡，則不適用於連接支付寶電子錢包。

**Which devices are compatible with the Alipay Digital Wallet?**

The Alipay Digital Wallet is a mobile application that you can choose to download on both Android and Apple devices.

**哪些裝置與支付寶電子錢包相容？**

支付寶電子錢包是一個手機應用程式，您可選擇於 Android 和 Apple 設備下載。

**Where can I use the Alipay Digital Wallet?**

After binding 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. Make sure to check for the Alipay logo at checkout.

**我可於哪裡使用到支付寶電子錢包？**

只需綁定您的美國運通卡連接至支付寶電子錢包，即可於全國各地眾多參與商戶及二維碼支付點進行人民幣交易。

**Is my Card Information or PII 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 ("Alipay China Terms"). In providing the digital wallet service, the Alipay

Digital Wallet may ask for or collect your personal identifiable information (PII) including your name, phone number, and birth date under the local privacy laws of Mainland China. You need to acknowledge that you have agreed to the [Alipay Payment Privacy Policy](#) before adding Amex Card to Alipay Digital Wallet. 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 PII processing activities. These Terms and Conditions, as may be amended or supplemented from time to time by Alipay, govern your access and use of the Alipay Digital Wallet.

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 Payment Privacy Policy](#), the [Alipay Payment Services Agreement](#), the [Client Software License and Services Agreement](#), the [Clientware Privacy Policy](#), the [Taobao Service Agreement](#), and the [User Service Agreement](#). Should you have any questions on the Alipay China Terms and/or on the way the Alipay Digital Wallet will process your PII, 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.

## 我的帳戶資料或其他個人私隱會被披露給支付寶嗎？

支付寶電子錢包服務由支付寶提供，並受其服務條款（「支付寶中國條款」）約束。

支付寶或會根據國內私隱法要求或收集您的個人身份資訊（PII）：包括您的姓名、電話號碼和出生日期。將運通卡加至支付寶電子錢包之前，您須知悉並同意《[支付寶隱私權政策](#)》。為遵守當地法規，支付寶要求對年度交易金額超過 \$2,000 美元的用戶進行身份認證。當您在支付寶電子錢包中的累積交易金額達到此門檻時，系統將提示您上傳護照資料以進行身份認證。認證成功後，您的交易限額將提升至每單交易上限\$5,000 美元和年度交易最高\$50,000 美元。美國運通不會就上述個人資料收集或後續處理承擔任何責任。本條款及細則可由支付寶不時酌情決定修改，並管轄您於支付寶電子錢包的使用權及使用。

如您選擇使用支付寶電子錢包，您將受《[支付寶隱私權政策](#)》、《[支付寶服務協議](#)》、《[軟體許可和服務協議](#)》、《[隱私權政策](#)》、《[淘寶服務協議](#)》以及《[用戶服務協議](#)》的約束。如您對支付寶中國條款和/或支付寶處理您的個人私隱（PII）方式有任何疑問，請參考支付寶中國條款和/或支付寶中國隱私政策，或直接向支付寶提出。

## 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 1-6 below for the installation of the Alipay app on your mobile phone. You can then follow steps 7-10 to add your designated 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, then select “Agree” after reviewing the information in the Privacy Protection Tips pop-up.
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. Select the country/region which appears on your government-issued ID.
7. From the homepage of the Alipay Digital Wallet, select “Me/ Account” along the bottom ribbon, and select “Bank Cards”.
8. To add a new Card to the Alipay Digital Wallet, select the + icon at the bottom of the screen.
9. 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).
10. 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.

## 開始體驗

### 如何開通我的支付寶電子錢包？

如果想將您的美國運通卡綁定至支付寶電子錢包（有關條件及資格詳列於「哪張美國運通卡可使用支付寶電子錢包？」）綁定至支付寶電子錢包，請按照以下步驟 **1-6** 的指示，於您手機上安裝支付寶應用程式；再按照步驟 **7-10** 將您的卡添加至電子錢包。

1. 在手機應用程式商店中搜尋「支付寶」並下載。
2. 開啟「支付寶」並查閱隱私保護提示的彈出視窗,然後按「同意」
3. 選擇所在地區，然後輸入手機號碼。
4. 查閱支付寶服務協議及隱私保護的彈出視窗,然後按「同意」。
5. 完成螢幕顯示的驗證程序。
6. 選擇由政府簽發身份證件所屬的國家／地區。
7. 登入支付寶首頁，從底部選單中選擇「我的」，然後選擇「銀行卡」。
8. 將新卡片添加至支付寶電子錢包，然後按螢幕下方的+ 號。
9. 輸入 **15** 位美國運通卡號碼、到期日期及 **CVV** 碼(卡正面的 **4** 位代碼)。
10. 綁定過程中您可能被要求輸入短訊收取的 **6** 位數字驗證碼。一經輸入，即完成綁定程序。如系統未有要求您輸入 **6** 位數字驗證碼您的卡將被添加至電子錢包。

### 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.

### 什麼是 **CVV** 碼？為甚麼要提供這資料？

**CVV** 是一組驗證碼，或稱為安全碼，是印在您的美國運通卡的實體卡片正面的 **4** 位數非凸起號碼。基於安全考量，當您將卡片添加到支付寶電子錢包時，需要輸入此 **CVV** 碼。

### 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.

### 我收到一次性驗證碼提示，這是什麼？為甚麼需要提供？

支付寶電子錢包可能會要求您輸入一次性驗證碼以確認您的身份，這是基於安全理由。此驗證碼是一組獨特的數字和/或字母組合，您可選擇透過短訊接收。當收到系統提示，您可輸入該驗證碼。

### **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.

### **我可否於多個裝置上加入我的運通卡？**

可以的。您可於多個裝置上加入您的運通卡。但請注意您必須將美國運通卡分別加入在每一個獨立裝置上。

### **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 “Me/ Account” and selecting “Help Center” from within the Alipay China mobile app. Or, you can call Alipay directly for English-language support at +86 571-2688-6000 (international/roaming call charges may apply).

### **如果我在開通支付寶電子錢包時遇到問題，該聯絡誰？**

您可以透過支付寶中國行動應用程式中的「我的」選項，選擇「我的客服」以獲取更多資訊。或者致電支付寶的客服專線：+86 571-2688-6000（可能收取數據漫遊費）。

## **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 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.

## **使用支付寶電子錢包**

### **如何使用支付寶電子錢包付款？**

選用支付寶電子錢包付款的步驟如下：

1. 登入支付寶手機應用程式首頁，選擇頂部選單中的「收付款」圖示。
2. 在商家付款時出示條碼/二維碼。
3. 付款時您可選擇使用哪一張美國運通卡，只須在二維碼正下方的功能區點選哪張卡。

### **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.

所有以支付寶電子錢包進行的交易，會跟一般交易顯示於我的月結單上？

在您的美國運通月結單上，透過支付寶電子錢包進行的交易將顯示為「Alipay China」。  
想了解更多有關您的網上消費資料，可於支付寶電子錢包應用程式「我的賬單」頁面中查詢。

### **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. In accordance with the merchant’s refund policy, 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 “Me/ 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. If “Contact Payee” is not available, select “Query Order”. On the following page, select “How to contact the seller” for more information on obtaining a refund.
6. Click the message box, type your message and hit send.
7. Check for a response from the merchant in your “Message” 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 “Me/ 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.

### 我能否獲得支付寶電子錢包交易的退款？

建議直接與您交易的商家聯絡申請退款。根據商家的退款政策，您將收到退款至您的帳戶。若您無法直接聯絡商家，可透過支付寶電子錢包應用程式嘗試申請退款，申請步驟如下。

1. 於支付寶首頁，點選底部選單中的「我的」。
2. 從選項列表中選擇「我的賬單」。
3. 選擇您需要退款的項目。
4. 點選螢幕底部選單中的「聯繫收款方」。
5. 如果「聯繫收款方」不適用，請選擇「對此訂單有疑問」。在下一頁，選擇「如何聯繫賣家」獲取更多有關獲得退款的資訊。
6. 點擊訊息框，輸入您的訊息並發送。
7. 您可於支付寶應用程式首頁的「消息」中查看商家的回覆。

如果商家在 48 小時內未回覆您的訊息，您可聯絡支付寶電子錢包客服，他們可以協助您與商家聯絡要求退款。聯絡支付寶客服步驟如下：

1. 從支付寶首頁，選擇底部選單中的「我的」。
2. 選擇「我的客服」。
3. 選擇底部聊天視窗，或可致電+86 571-2688-6000 與客服團隊對話。

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

All transactions on the Alipay Digital Wallet will receive Membership Rewards points or cash back per eligible purchases on your eligible Amex Card, based on the reward programme of your Amex Card. Note that Amex merchant category-specific reward points and some offers do not apply on Alipay-based transactions, details please refer to the relevant offer Terms and Conditions.

使用支付寶電子錢包時，我能獲得額外獎賞嗎？（例如：美國運通積分或消費回贈）

在支付寶電子錢包上的所有交易，每個使用合資格美國運通卡的合資格消費可基於運通卡的獎賞計劃獲美國運通積分或消費回贈。請注意，於支付寶中的交易不計算在美國運通指定商戶類別的獎賞及部分優惠推廣的計算內，詳情請參閱有關的優惠詳情和條款及細則。

### **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.

如所用的裝置硬體或軟體出現問題故障，該怎辦？

如這方面遇到疑難，請向您的裝置製造商求助。

## 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 “Me/ Account” 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 Cards” 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” on the next screen.

## 管理您的支付寶電子錢包

我可在哪裡查看和管理於支付寶綁定的卡？

1. 登入支付寶首頁，從底部選單中選擇「我的」。
2. 從選單中選擇「銀行卡」，查看您在支付寶綁定的卡。
3. 將新卡片添加至支付寶電子錢包，然後按螢幕下方的+ 號。
  - a. 輸入 15 位美國運通卡號碼、到期日期及 CVV 碼(卡正面的 4 位代碼)
  - b. 綁定過程中您可能會被要求輸入短訊收取的 6 位數字驗證碼。一經輸入，即完成綁定程序。
  - c. 如系統未有要求您輸入 6 位數字驗證碼您的卡將被添加至電子錢包。
4. 從支付寶電子錢包中移除卡片，請在支付寶應用程式中的「銀行卡」頁面內選擇銀行卡。
  - a. 從屏幕上的選項中選擇「刪除」，然後選擇「刪除銀行卡」。



- b. 選擇【去解綁】，然後從屏幕彈出窗口中選擇「確認刪除」。
- c. 輸入在帳戶註冊期間創建的 6 位支付密碼以完成卡片刪除過程，然後在下一個屏幕上，選擇「確認刪除」即可確認解綁。

### **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.

### **使用合資格美國運通卡支付會否需手續費？**

支付寶對所有超過 \$200 元人民幣的國際銀行卡交易收取 3% 的手續費。

### **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. These Terms and Conditions, as may be amended or supplemented from time to time by Alipay, govern your access and use of the Alipay Digital Wallet.

### **支付寶電子錢包內有交易限額嗎？**

單筆交易限額為\$5,000 美元，年度交易限額為\$50,000 美元。本條款及細則可由支付寶不時酌情決定修改，並管轄您於支付寶電子錢包的使用權及使用。

### **In which currency are Cardmembers billed?**

Transactions through the Alipay Digital Wallet will be billed in RMB, the local currency of Mainland China. Relevant foreign exchange charges will apply. Please refer to Cardmember Agreement for details.

### **美國運通卡會員以哪種貨幣收費？**

通過支付電子錢包進行的交易，將以人民幣計算，並收取相應外匯費用。詳情請參閱卡會員協議。