



Revolut + Alipay China Travel Checklist

Your complete guide to setting up mobile payments in China (2025)



Pre-Travel Checklist



Smartphone (iOS or Android)

Ensure your phone has a working camera for QR codes and verification



Working Phone Number

Your regular home number is fine - you need to receive SMS for verification



Revolut App Installed & Logged In

Have your physical or virtual Revolut card details ready



Alipay App Downloaded

Download from App Store or Google Play BEFORE traveling to China



Physical Passport

Required for identity verification when setting up Alipay



Stable Internet Connection

Wi-Fi or data connection needed for the setup process



Quick Setup Steps

1. Open Alipay app and create account with your phone number
2. Navigate to "Me" → "Bank Cards" → "+ Add Card"
3. Enter your Revolut card number (manual entry recommended)
4. Fill personal details - NAME MUST MATCH YOUR PASSPORT EXACTLY
5. Add billing information matching your Revolut account

6. Complete identity verification when making first payment

Fee Structure Quick Reference

- ☐ **Under ¥200 CNY per transaction**
FREE - covers most daily purchases (coffee, metro, taxis)
- ☐ **Over ¥200 CNY per transaction**
3% fee applies (e.g., ¥9 fee on a ¥300 meal)
- ☐ **Weekend Exchange Fees**
Standard: 1% | Plus: 0.5% | Premium/Metal/Ultra: FREE

Critical Name Matching Rules

Given Name: Enter first name + middle names (e.g., "John Michael")

Surname: Enter last name only (e.g., "Smith")

No Middle Name: Just enter first name in Given Name field

Getting this wrong WILL cause verification to fail!

Troubleshooting Checklist

- ☐ **Card Declined? Check Revolut App**
Approve any security notifications immediately
- ☐ **SMS Not Received?**
Try switching networks or contact carrier
- ☐ **Identity Verification Failed?**
Remove card, re-add with exact name matching
- ☐ **Generic Payment Failure?**

Try again, check internet, test with small amount first

💡 **Pro Tip:** Always have backup payment methods - carry some cash (¥500 CNY) and another Visa/Mastercard for emergencies.

✅ What You CAN Do with International Cards

- ☐ **Merchant Payments**
Restaurants, shops, hotels, attractions
- ☐ **Public Transportation**
Metro, buses, trains in most cities
- ☐ **Ride-Hailing Services**
Didi and other taxi apps
- ☐ **Online Shopping**
Tmall, Taobao (with 3% fee)
- ☐ **Food Delivery**
Most delivery services accept international cards

❌ What You CAN'T Do with International Cards

- ☐ **Person-to-Person Transfers**
Can't send money directly to other Alipay users
- ☐ **Red Packets (Hongbao)**
Can't send/receive digital red envelopes
- ☐ **Bike/Scooter Sharing**
Most require domestic payment methods

For the complete step-by-step guide, visit:

PayInChinaGuide.com

© 2025 PayInChinaGuide - Your trusted resource for China payment solutions