数字人民币
e-CNY

大美中国
多彩数币助您畅心游
境外来华人士数字人民币支付指南

Explore the Splendors of China with e-CNY
Service Guide for Visitors in China

智慧钱包任您选
Wallet of Your Choice

数字人民币APP境外版
e-CNY APP

下载

Download the e-CNY APP

手机用户在"App Store""Google Play"等应用商店搜索"e-CNY"关键字下载安装数字人民币APP。安卓用户还可扫描下方二维码直接下载安装。

Please search for the keyword 'e-CNY' on the App Store or Google Play to download and install the e-CNY APP. Android users can also scan the QR code below directly.
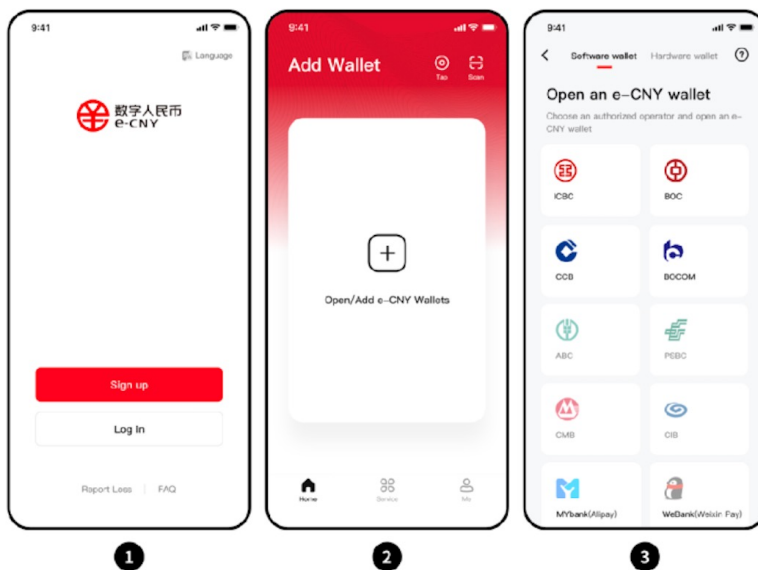
Q e-CNY ⊗ Cancel		
e-CNY Digital version of CNY ★★★☆☆ 21K 中国人民银行数字货币... No. 8 Finance	OPEN	Scan to download App for Android

开通钱包
Open an e-CNY Wallet

1.打开数字人民币APP，点击"注册"注册账号。
2.点击"开通/添加钱包"选择任一已支持国际服务的运营机构。

1. Open e-CNY APP and tap 'Sign up' to register.
2. Tap 'Open/Add e-CNY Wallets' and choose any authorized operator that supports international service as below to open your e-CNY wallet(s) .

① e-CNY App — 数字人民币 e-CNY
Sign up
Log In
Report Loss | FAQ

② Add Wallet — Open/Add e-CNY Wallets

③ Open an e-CNY wallet
Choose an authorized operator and open an e-CNY wallet
ICBC | BOC | CCB | BOCOM | ABC | PSBC | CMB | CIB | MYbank(Alipay) | WeBank(Weixin Pay)

小贴士Tips

1.支持210余个国家或地区的手机号注册账号、开通钱包。
2.无需持有运营机构的银行账户，也可开立数字人民币钱包。
3.如开通匿名钱包无需前往柜面，无需提供护照等身份信息或办理境内银行账户。该类钱包单笔支付上限为2000元，日累计支付上限5000元。

1.You can register and open an e-CNY wallet using mobile phone numbers from over 210 countries and regions.

2.You can open an e-CNY wallet without holding a bank account with an authorized operator.

3.You don't need to visit a bank counter, provide passport/other identity information, or hold a bank account in mainland China if opening the anonymous wallet(s).The payment cap per transaction is CNY 2000 and daily accumulated cap is CNY 5000.
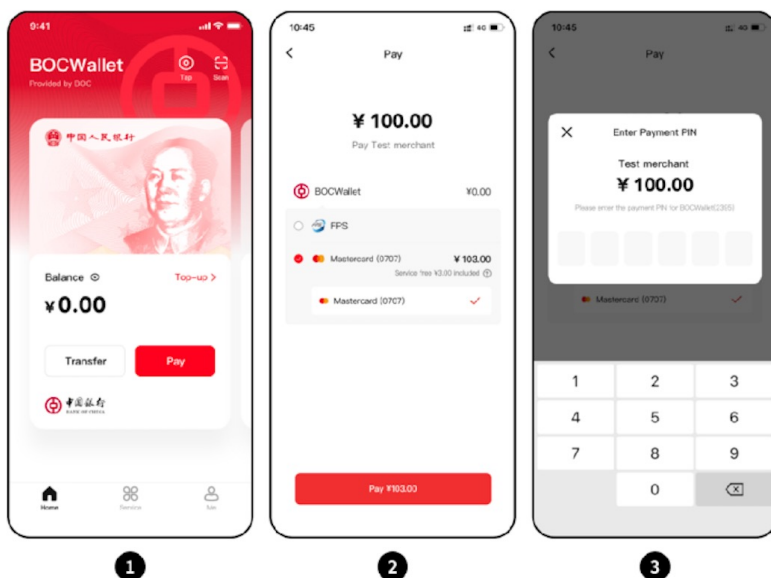
随用随充
Top up As You Pay

1.使用"扫一扫""付款码"等方式向商家付款，根据页面引导添加银行卡或选择"转数快"拉起香港本地手机银行。

2.无需提前为钱包充值，可直接使用银行卡进行支付。

3.输入数字钱包支付密码，完成支付。

1.Use features like 'Scan-to-Pay' or 'Payment QR Code' to pay merchants and follow the on-page prompts to link a bank card or select FPS (Fast Payment System) to call Hong Kong mobile banking APPs.

2.By linking your international bank card(s) to your wallet, you can pay directly from your wallet without topping up in advance.

3.Enter your wallet payment PIN and complete the payment.

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小贴士Tips

1."随用随充"已支持Visa、Mastercard的银行卡，更多国际卡组织正在接入中。

2.目前工商银行、中国银行、建设银行、交通银行等钱包已支持"转数快"充值，覆盖中银香港、工银亚洲、汇丰、恒生、渣打香港、建行(亚洲)、交通银行(香港)、招商永隆银行、东亚银行、信银国际、众安银行、大新银行等十余家香港地区银行账户，更多机构正在接入中。

1. 'Top-up As You Pay' supports Visa and Mastercard. More international card schemes will be supported soon.
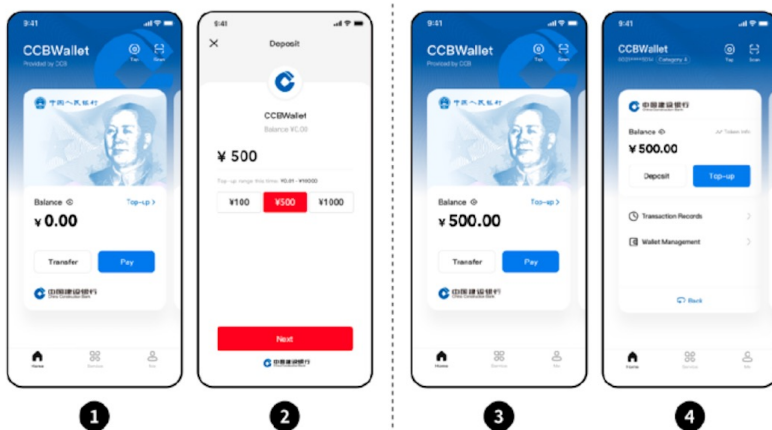
2.By now, FPS top-up is already supported by the wallets opened with ICBC, BOC,CCB, BoCOM linked to Hong Kong accounts under BOCHK, ICBC (Asia), HSBC, HSB, SCB HK, CCB (Asia), BOCOM (HK),CMB Wing Lung Bank, BEA,CNCBI, ZA Bank and Dah

商旅钱包
Traveler Wallet

1.在数字人民币APP境外版开通钱包。
2.点击"充钱包"，使用银行卡为钱包充值。
3.先充值后支付，支付更便捷，还可在更多中国线上商户消费使用。
4.使用银行卡充值的资金未用完的，可点击钱包翻转至钱包背面，点击"存银行"将剩余资金存回银行卡。

1.Open a wallet in e-CNY APP.
2.Tap the 'Top-up' button and use a bank card to top up the wallet.
3.Top up first, pay with ease. Enjoy the convenience of e-CNY and shop with a wider range of online merchants.
4.Flip to the back side of the wallet and tap the 'Deposit' button to deposit any unused funds back to your bank account.

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小贴士Tips

1.境外用户还可在运营机构柜面以人民币或外币现钞为钱包充值，柜面充值的资金未用完的，需要柜面兑换为现钞。
2.香港用户还可通过"转数快"，使用香港当地银行账户为钱包充值，目前无需充值手续费。

1.International users can also visit the authorized operator's bank counters to top up their wallets with RMB banknotes or foreign currency banknotes. Remaining wallet balance could be exchanged for banknotes at the counter.
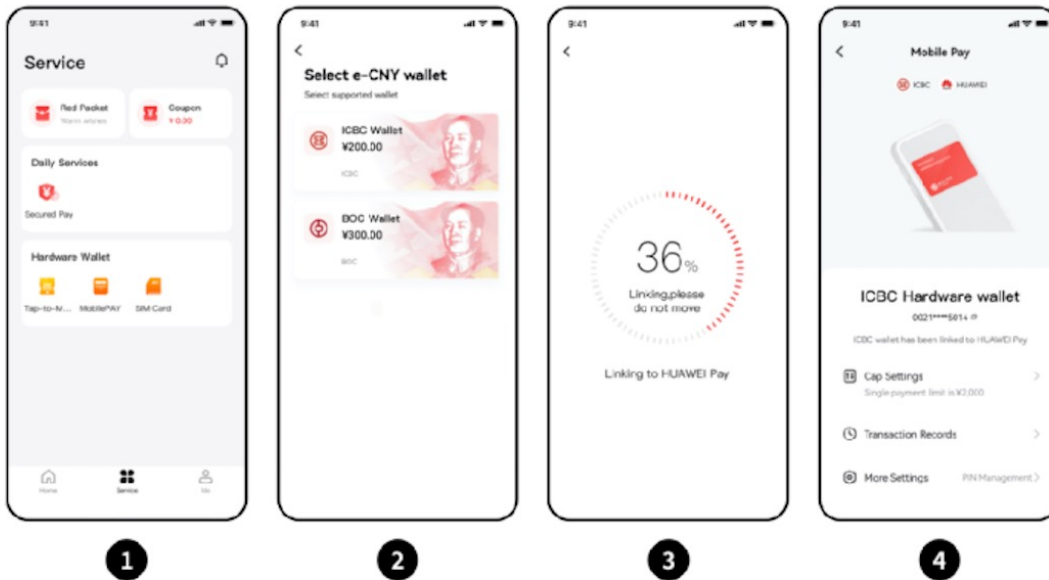2.Hong Kong users can top up their wallets via FPS from their local bank accounts free of charge.

硬钱包大家庭
Hardware Wallets

手机芯片钱包
Mobile Pay

1.点击"手机Pay"开通手机芯片钱包。
2.选择任一可用的运营机构钱包进行关联。

1.Enable Mobile Pay by tapping 'Mobile Pay'.
2.Select a wallet from any available wallet you prefer and link.

Service	**Select e-CNY wallet**		**Mobile Pay**
Red Packet	Select supported wallet		ICBC HUAWEI
Coupon	ICBC Wallet ¥200.00		
Daily Services	ICBC	36%	
Secured Pay	BOC Wallet ¥300.00	Linking,please do not move	ICBC Hardware wallet
Hardware Wallet	BOC	Linking to HUAWEI Pay	ICBC wallet has been linked to HUAWEI Pay
Tap-to-M... MobilePAY SIM Card			Cap Settings
Home Service Me			Transaction Records
			More Settings PIN Management

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卡片和穿戴设备钱包

Cards/Wearable Device Hardware Wallets

1.在运营机构柜面或者自助终端上申领钱包。
2.卡片和穿戴设备钱包还可在数字人民币APP境外版"贴一贴"进行关联，方便充值和管理。

1.Apply for a card or wearable device hardware wallet at an authorized operator's bank counters or via self-service terminals.
2.Cards and wearable device hardware wallets can also be linked to the e-CNY APP for easier top-up and management.
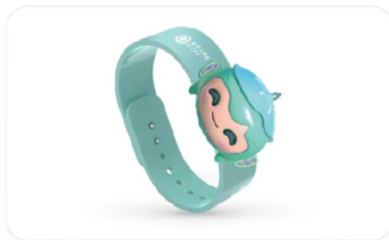
卡式
Card Hardware Wallet

墨水屏
Hardware wallets with e-ink screen

智能穿戴
Wearables

老年证
Senior Citizen ID

2651.75

无障碍
Accessible Devices

徽章
Badge

CIIE

SIM卡
SIM Card

小贴士Tips

1.目前安卓手机可支持手机芯片钱包，部分机型还支持无网无电支付，即手机无电关机下也可使用（可访问数字人民币APP 硬钱包页面了解已支持的机型范围）。

2.安卓手机可以支持持有中国三大运营商超级SIM卡的用户开通并使用SIM卡硬钱包。

1.Mobile Pay is compatible with Android phones, and some mobile devices support out-of-power payments, allowing usage even when the phone is powered off (Please view the list of the supported devices in Hardware Wallet page at e-CNY APP).

2.Android phone users can open SIM card wallet(s) if they hold super SIM card(s) issued by China Mobile, China Telecom or China Unicom.
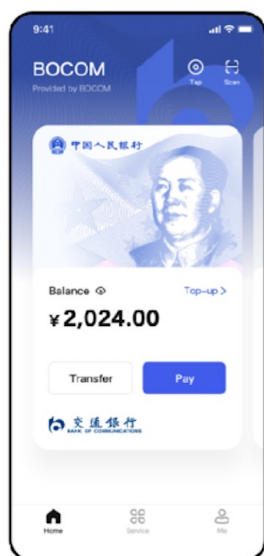
数字支付伴您行
e-CNY Payment Accompanies Your Journey

扫一扫
Scan to Pay

1.点击"扫一扫"，扫描商家二维码。
2.输入付款金额，选择付款钱包。余额充足时可直接支付。钱包余额不足时可使用"随用随充"补足差额资金。
3.输入支付密码后完成付款。

1.Tap the 'Scan' button to scan the merchant QR code.
2.Enter the order amount and choose a wallet that supports the function. Transactions can be settled directly if the wallet balance is sufficient. Otherwise, 'Top-up As You Pay' function will be called to top up from the linked bank card and pay the rest.
3.Enter your PIN and complete the payment.

小贴士Tips

在商家看到数字人民币的标识，即可扫一扫付款。

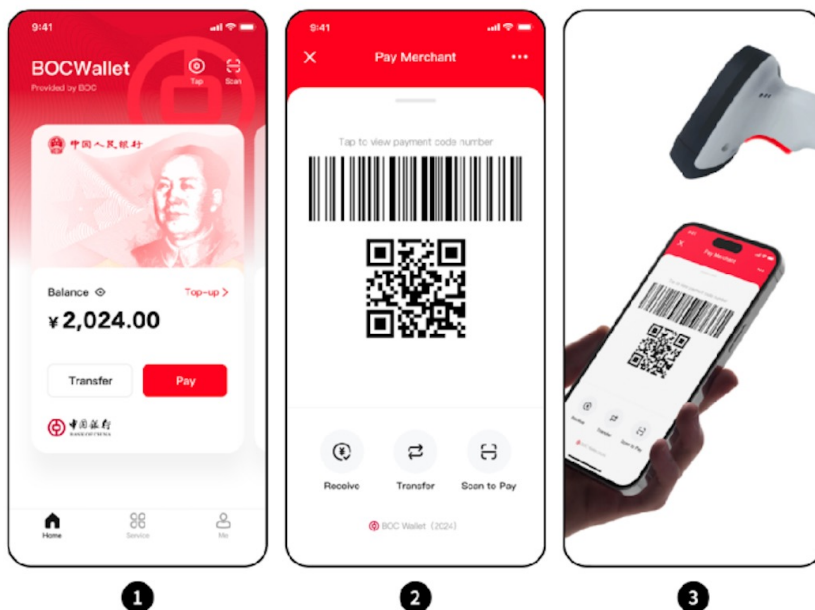You can simply scan the QR code to pay at the sight of e-CNY logo at a merchant.

付款码
Customer-presented QR Code Payment

1.点击"收付"或上滑钱包页面，开通"付款码"。
2.向商家展示付款码，商家使用扫码枪等机具扫描付款码。
3.500元以下的可使用小额免密服务完成支付，500元以上的需要输入支付密码。

1.Tap the 'Pay' button or swipe up on the wallet page to activate 'Payment QR code'.
2.Display the 'Payment QR code'. The merchant will then use devices such as a QR code scanner to scan this code.
3.Enjoy one-step payment of Quick Pay for payments under ￥500. Payment PIN is required when payment amount exceeds ￥500.

BOCWallet
Provided by BOC

Tap · Scan

中国人民银行

Balance ⊙   Top-up ＞
￥2,024.00

Transfer   **Pay**

中国银行

Home · Service · Me

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Pay Merchant ✕ ···

Tap to view payment code number

Receive · Transfer · Scan to Pay

BOC Wallet（2024）

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小贴士Tips

付款码免密额度可在"我的-支付设置-小额免密"中进行设置。

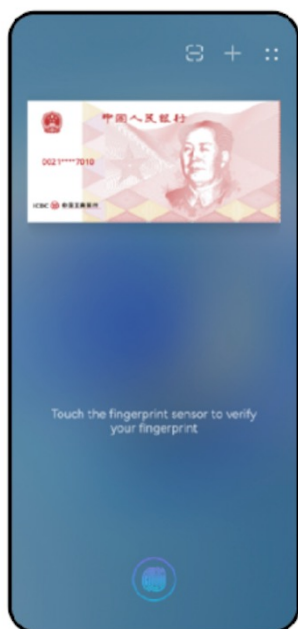The cap of Quick Pay can be set in 'Me - Payment Settings - Quick Pay'.

碰一碰
Tap to Pay

1.双击手机电源键进入支付页面，使用手机芯片钱包碰一碰商户POS终端即可支付。
2.卡片、穿戴设备钱包直接碰一碰商户POS终端即可支付。

1.Double-click the power button to display the payment page and tap the merchant's POS machines with your phone to pay.
2.Tap the POS with a card/wearable hardware wallet directly to pay.

Touch the fingerprint sensor to verify your fingerprint

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小贴士Tips
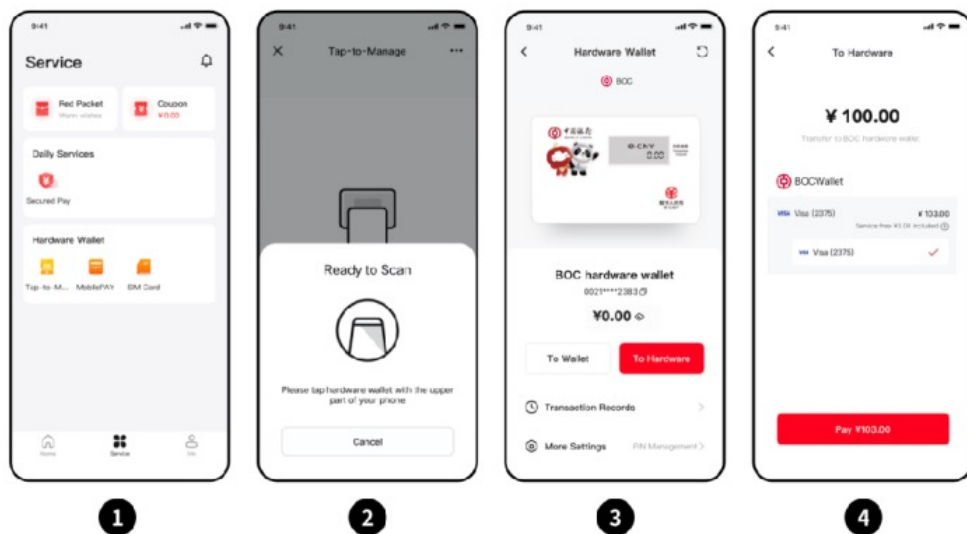
开通了无网无电支付功能，手机无电关机下直接碰一碰商户POS终端也能支付。

With out-of-power payment function enabled, you can still tap the merchant's POS to pay even when your phone is powered off.

贴一贴
Tap to Manage

1.点击APP中的"贴一贴"，读取卡片、穿戴设备硬钱包。
2.可使用境外卡为硬钱包充值。

1.Tap the 'Tap-to-Manage' button to read the card or wearable device hardware wallet.
2.International bank cards can be used to top up hardware wallets.

拉起支付

Call e-CNY APP for Online Payments

1.在滴滴、美团、携程、去哪儿等线上商户选择数字人民币支付选项。

2.手机系统调起数字人民币APP，按照页面流程完成支付。

1.When using online platforms such as DiDi, Meituan, Ctrip and Qunar, you can choose to pay with e-CNY.

2.The online checkout counter will call e-CNY APP, and you can follow the on-page prompts to complete the payment.