

Frequently Asked Questions (FAQs) on Payment Modes in China

1. What payment method(s) are available for DBS/POSB Customers who are residing in China or visiting China?

DBS/POSB Credit and Debit Cards can be used in China for payments where cards are accepted.

DBS PayLah! can also be used to pay merchants via the UnionPay QR Code. You may refer to Question 3 for the step- by-step guide.

2. Do I need to enable my DBS/POSB Credit and Debit Card for overseas use?

To make in-store purchases overseas, you will need to enable both Magnetic Stripe and Chip functions on your DBS/POSB Credit and Debit Card.

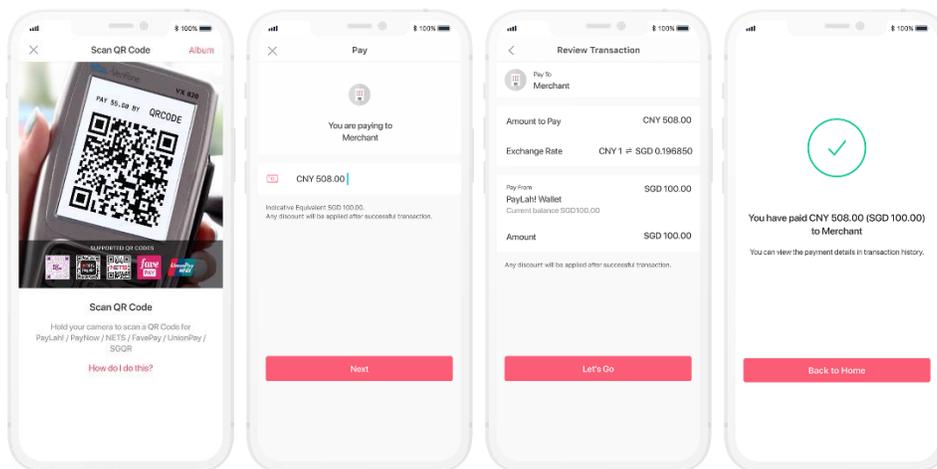
- You can refer to the guide [here](#) to activate Magnetic Stripe
- You can refer to the guide [here](#) to enable/disable overseas use instantly via Payment controls on your DBS digibank App

3. How do I pay with UnionPay QR Code via the DBS PayLah! App?

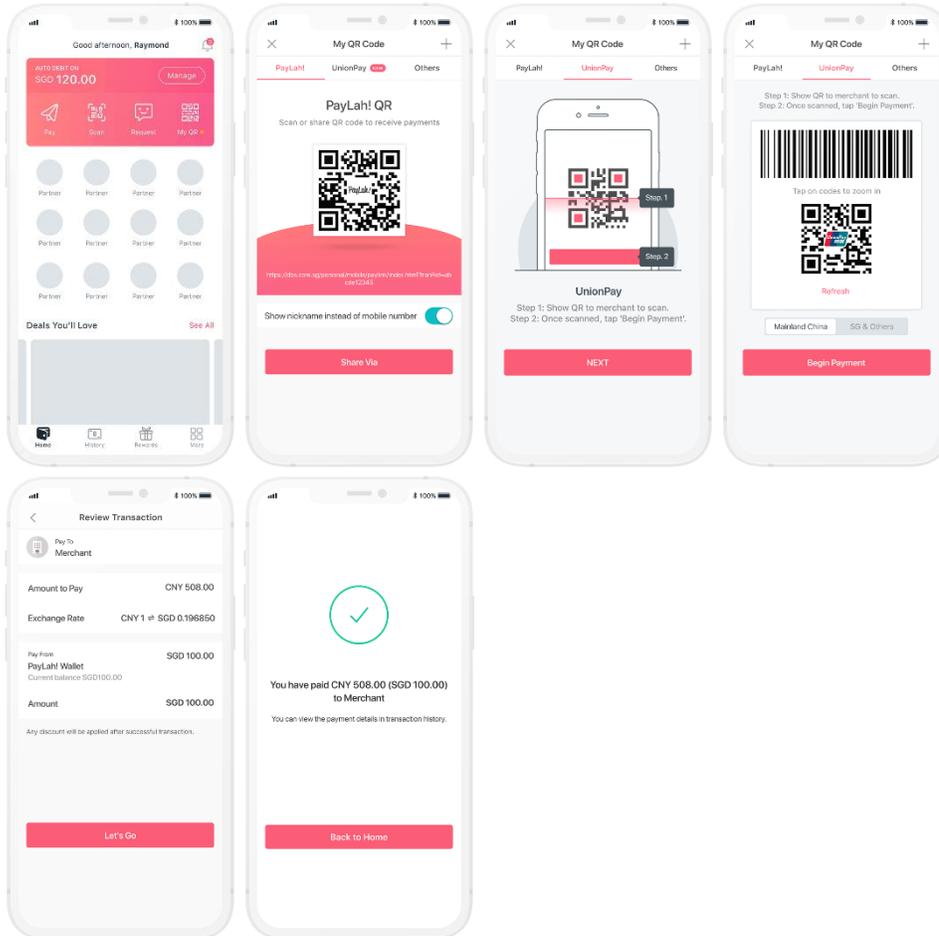
There are 2 ways you can pay with UnionPay QR Code via your DBS PayLah! App:

i. Scan to Pay

- Launch DBS PayLah! App and tap Scan
- Scan the UnionPay QR Code and enter a payment amount (if required)
- Review and confirm your transaction details



- ii. **Generate a QR Code for the merchant to scan**
 - a. Launch DBS PayLah! App and tap My QR
 - b. Tap on UnionPay and select either Mainland China or SG & Others
 - c. Present your QR Code to the merchant to scan
 - d. Tap Begin Payment
 - e. Review and confirm your transaction details



4. Are there any fees associated with using the Union Pay QR Code service?

You will not incur fees from using the service. Only the currency conversion rate will be applied to your payment amount.

5. How are the exchange rates determined when I use the Union Pay QR Code service?

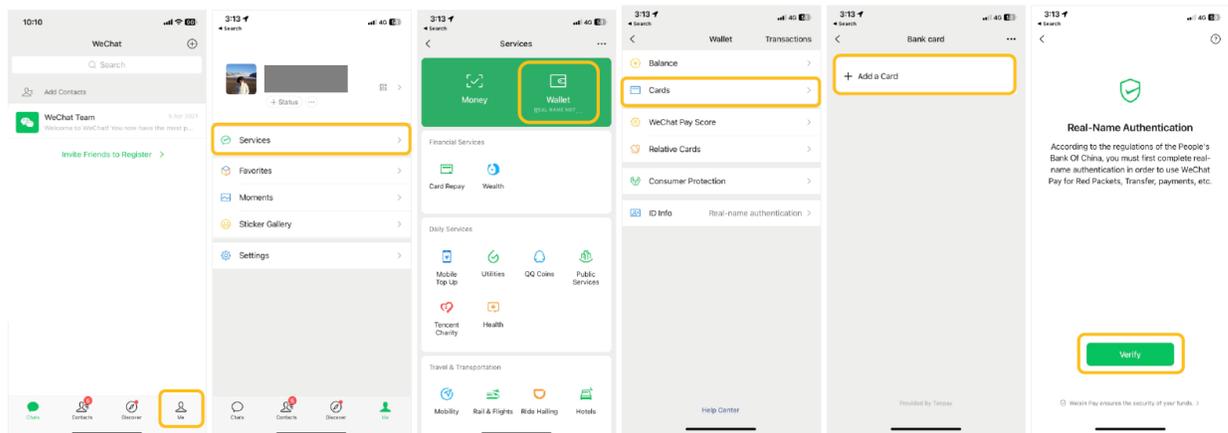
Conversions shall be based on a mark-up of 2% above the foreign exchange rate. The mark-up serves to cover services provided and administration by us and our service providers in connection with foreign currency transactions. The foreign exchange rate is determined based on prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective Card Associations and/or payment service provider.

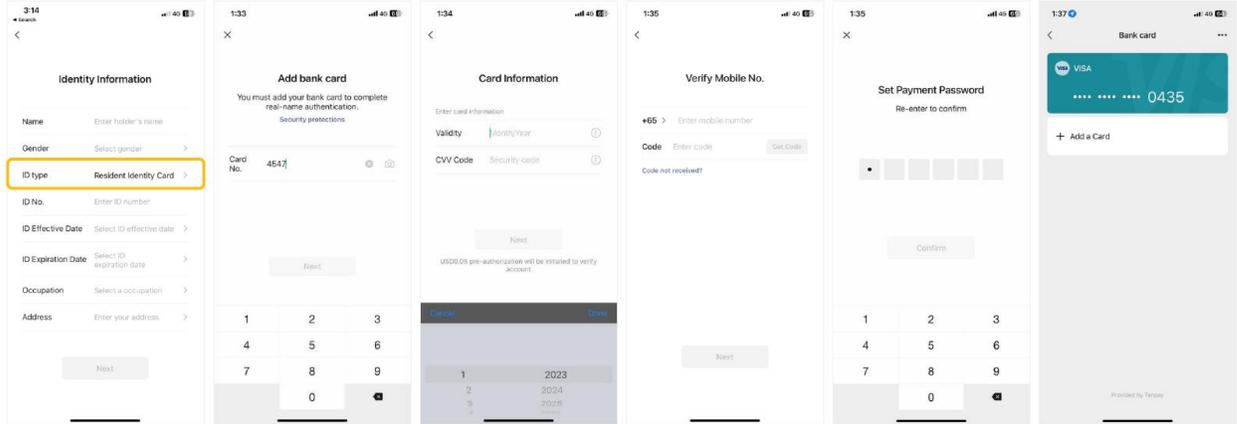
For UnionPay QR, transactions in US Dollar, Chinese Yuan and Brunei Dollar shall be converted to Singapore Dollar on the date of conversion. Transactions in other foreign currencies will be converted to US Dollar before being converted to Singapore Dollar.

6. Can I link my DBS/POSB Credit and Debit Card to WeChat Pay and Alipay?

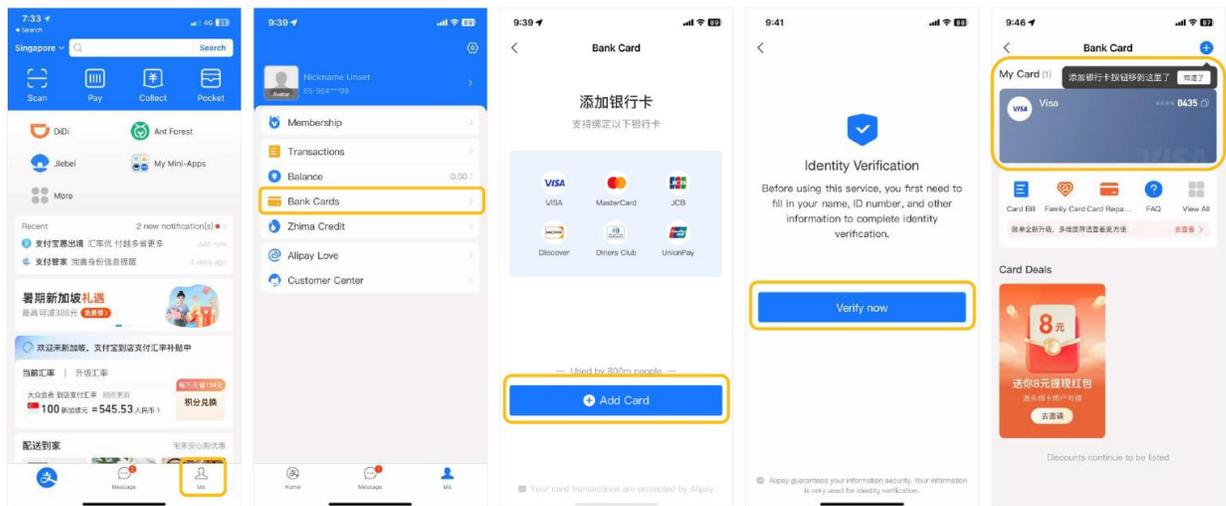
With effect from August 2023, you can link your DBS/POSB Visa/Mastercard Credit and Debit Cards to your WeChat Pay and Alipay accounts. View our step-by-step guide below on how to link your card(s).

a. WeChat Pay





b. Alipay



Please note that this feature is currently not applicable to DBS UnionPay Platinum Debit Card and DBS American Express® Cards.

7. Are there any fees associated with using my DBS/POSB Credit and Debit Cards via WeChat Pay and Alipay accounts?

Transactions made overseas or through overseas-based online merchants (including refunds and reversals) are subject to foreign transaction fees of up to 3.25%. This includes the bank's administrative fees and charges imposed by the card associations (Visa/Mastercard). View more information [here](#).

8. Can I make an online payment using DBS/POSB Credit and Debit Cards or DBS PayLah! App?

DBS/POSB Credit and Debit Cards can be used to make online payments where cards are accepted.

Currently DBS PayLah! App only supports online payments on Taobao. Simply view the step-by-step guide [here](#) on how you can shop on Taobao and checkout with DBS PayLah!.

9. I do not have an existing DBS PayLah! account. Can I download and sign up for the DBS PayLah! App when I am in China?

You can download the DBS PayLah! App from the Apple App store, Google Play Store, Huawei Store. Simply view the step-by-step guide [here](#) on how to download and sign up for an account.

Note: An SMS OTP will be sent to your Mobile Number registered with DBS Bank.

10. I have an existing DBS PayLah! account but I am using a different device in China. Can I use the same DBS PayLah! account on my new device?

You can sign on to your existing account via the DBS PayLah! App that is installed on your new device.

Note: As you are signing on to a new device, there is an additional security measure to secure your wallet. An SMS OTP will be sent to your Mobile Number registered with DBS Bank. With this SMS OTP, you can complete your login on the new device.

11. What should I do if I have insufficient funds in my DBS PayLah! Wallet?

There are few methods to top up your DBS PayLah! Wallet conveniently. View them [here](#).

12. What can I do if I suspect that my DBS/POSB Credit or Debit Card or DBS PayLah! Wallet has been compromised?

If you notice any suspicious activities, you can lock your DBS/POSB Credit or Debit Card temporarily using [Payment Controls](#) via DBS digibank.

For DBS PayLah! App users, you can [close your Wallet](#) via the App.