

# Alipay+ and WeChat Pay Information Guide

**Merchant Information Guide**

# Alipay+ and WeChat Pay Information Guide

Alipay and WeChat Pay are two of the most preferred payment methods of Chinese consumers. Alipay and WeChat Pay combined dominates Chinese mobile payments, with over 92% of market share<sup>1</sup>. Together, Alipay and WeChat Pay have over 2 billion users.

By accepting Alipay+ and WeChat Pay payments, you make it easier for the largest groups of overseas-born residents<sup>2</sup>, and short-term visitors (e.g.; tourists and students)<sup>3</sup> to buy goods and services in Australia.

The merchant must ensure that the relevant Alipay+ and WeChat Pay guidelines are followed, when accepting Alipay+ and WeChat Pay payments. This Information Guide sets out the relevant requirements to process Alipay+ and WeChat Pay transactions, manage, disputes and steps that assist a merchant to prevent fraud. Please read this Information Guide carefully along with the relevant Merchant Operating Guide and the General Conditions of your Merchant Agreement. Terms used in this Information Guide will have the same meaning as the General Conditions unless otherwise defined.



## Who to call for assistance

ANZ Worldline Payment Solutions - 1800 039 025 (24/7)

<sup>1</sup> According to various news sources; e.g.; <https://www.businesstoday.com.my/2020/07/09/alipay-retains-leadership-position-with-55-market-share-in-chinas-mobile-payments-market/>, <https://techwireasia.com/2022/08/ten-years-later-alipay-is-still-the-most-popular-digital-wallet-in-the-world/>

<sup>2</sup> According to the Australian Bureau of Statistics <https://www.abs.gov.au/statistics/people/population/migration-australia/latest-release>

<sup>3</sup> According to the Australian Bureau of Statistics <https://www.abs.gov.au/articles/international-travel-short-term-visitor-arrivals-australia>

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# 1. Alipay and Alipay+

Alipay Connect Pte Ltd. provides the market with a digital wallet known as **Alipay**.

Additionally, they provide a global payments platform called **Alipay+**. Alipay+ enables payments through many other digital wallets to be accepted at merchants' businesses, which are integrated to Alipay+. These digital wallets currently include Korea's KakaoPay, Malaysia's TouchnGo, Thailand's Truemoney and Philippines' GCash.

The headings of the sections below indicate if their respective contents apply to Alipay or Alipay+.

## 1.1 ALIPAY+ PROHIBITED PRODUCT CATEGORIES

Please do not use Alipay+ for goods or services that belong to the following categories.

- 1) adult goods or services;
  - 2) gambling or lottery services;
  - 3) online sale of any tobacco product;
  - 4) any type of weapon;
  - 5) goods or services that infringe privacy or property;
  - 6) financial products or services, including money transmission services and cryptocurrency;
  - 7) biochemically infectious product;
  - 8) goods or services that endanger national security or contain discriminatory content including in relation to race, gender, religion or region;
  - 9) generic or pseudo pharmaceutical, anaesthetic or psychotropic medicine, narcotic or surrogacy services;
  - 10) and, any goods or services that are illegal or prohibited under Relevant Laws in the Business Territories of the Partner
- 1) Information that endangers national security and other illegal political information
  - 2) Information promoting terrorism and extremist groups
  - 3) Information relating to hate speech and hate crime
  - 4) Other politically sensitive negative information
  - 5) Pornographic and/or erotic products, pictures, channels, and publications
  - 6) Pornographic and/or erotic services (including but not limited to sex chatting and prostitution)
  - 7) Gambling
  - 8) Lottery
  - 9) Gambling devices and accessories
  - 10) Toxic drugs, precursor chemicals and special addictive drugs
  - 11) Apparatus fit for use to take dangerous drugs
  - 12) Apparatus fit for use to produce dangerous drugs
  - 13) Firearms and ammunition, or military equipment
  - 14) Current army and police uniform (excluding cosplay costumes)
  - 15) Imitation firearms, firearm parts or equipment could cause bodily harm
  - 16) Controlled knives and weapons
  - 17) Poisonous or hazardous chemicals
  - 18) Explosives and explosive devices
  - 19) Radioactive materials
  - 20) Asbestos and products containing asbestos
  - 21) Ozone depleting materials
  - 22) Highly toxic pesticides
  - 23) Online sale of fireworks and firecrackers
  - 24) Medical toxic drugs, narcotics drugs, psychoactive drugs, radiopharmaceuticals and other controlled pharmaceutical products
  - 25) Psychedelic drugs, diet pills and health products containing prohibited ingredients

## 1.2 ALIPAY PROHIBITED PRODUCT CATEGORIES

Please do not accept the Alipay Wallet as payment for goods or services that belong to the following categories below.

This list may be amended from time to time. This website page will have the up-to-date listing <https://global.alipay.com/docs/ac/Platform/le18gg#annex%20i%20alipay%20prohibited%20products%20list>

- 26) Illegal sale of prescription drugs, unlicensed drugs, substandard drugs and other illegal drugs
- 27) Fetal gender determination products or services
- 28) Surrogacy services
- 29) Online sale of tobacco including cigarettes
- 30) Online sale of electronic cigarettes, electronic cigarette liquids
- 31) Human organs, body parts and remains
- 32) Endangered and protected species and related products
- 33) Endangered and protected plants and related products
- 34) Pests and hazardous biological products
- 35) Banking products and services (including all types of loans)
- 36) Life insurance and investment return dividend insurance
- 37) Stocks and securities
- 38) Mutual Funds
- 39) Loan platforms
- 40) Other financial products and services including various types of financial intermediation services
- 41) Pawnbroker services
- 42) Lucky draws (excluding fairly priced products e.g. Pop Mart)
- 43) Sale of financial information (e.g. bank accounts, bank cards)
- 44) Illegal sale of payment acceptance terminals (excluding licensed acquirers and ISV)
- 45) Monetary and financial certificates (e.g. deposit certificate, commercial paper)
- 46) Trading or sale of virtual currencies and NFT
- 47) Illegal encashment activities
- 48) Illegal or unregistered fund-raising activities
- 49) Crowdfunding
- 50) Pyramid schemes and multi-level marketing
- 51) Foreign exchange services
- 52) Investment in precious metals (e.g. gold, silver) and jade (excluding gold and jewels as consumption goods)
- 53) Financial trading software and financial data service
- 54) Financial Investment Course
- 55) Sale of real estate and related services
- 56) Crude oil (excluding gas stations)
- 57) Sale of ships and aircraft
- 58) Espionage equipment and accessories (e.g. wiretapping and hidden camera)
- 59) Signal jammer
- 60) Malware, hacking services or accessories
- 61) Illegal tools for criminal use (e.g. lock picking tools and accessories)
- 62) VPN and other illegal proxy services
- 63) Mass texting equipment, software and services for illegal use, e.g. fraud (excluding legal marketing purposes)
- 64) Forgery of certificates or stamps
- 65) Services to facilitate plagiarism and examination fraud
- 66) Sale of personal privacy information and other confidential information
- 67) Debt collection services
- 68) Goods or services used to improperly obtain traffic or popularity, e.g. click farm (excluding legal marketing purposes)
- 69) Human trafficking
- 70) Donation
- 71) Rewards of webcast and live streaming services (being activities that release real-time information to the public in the form of video, audio, graphics and words via internet (excluding sale of goods via webcasting on e-commerce platforms))
- 72) Smuggled goods
- 73) Services or products that infringe on intellectual property rights
- 74) Archaeological and state-protected cultural relics and fossils
- 75) Investment immigration services
- 76) Superstition services (e.g. Feng Shui, fortune-telling or tarot divination services)
- 77) Collectibles with high investment value (e.g. antiques, art, calligraphy and painting)
- 78) Auctioned goods (e.g. Goods from Sotheby's or Christie's)
- 79) Other goods or services that violate relevant PRC laws and regulations or adversely affect the reputation of the Ant Group

### 1.3 ALIPAY RESTRICTED PRODUCT CATEGORIES

Additional assessments and approvals are needed, before a merchant is allowed to use the Alipay Wallet to accept payments for goods or services that belong to the following categories below. Please contact Worldline if you sell any of the products below, and would like to accept Alipay Wallet payments for them.

This list may be amended from time to time. This website page will have the up-to-date listing <https://global.alipay.com/docs/ac/Platform/le18gg#annex%20i%20alipay%20prohibited%20products%20list>

- 1) Prepaid cards and top-ups (including gift cards and other stored value cards)
- 2) Online Gaming
- 3) Cloud Service (including domain name sales)
- 4) Property leasing
- 5) Motor Vehicles
- 6) Non-investment insurance product
- 7) Payment platform

### 1.4 ALIPAY MANDATORY TRANSACTION INFORMATION

Alipay may request the details below for Alipay Wallet transactions, as follows:.

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If the Transaction relates to goods then the following Mandatory Transaction Information must be provided:	Goods title
	Quantity of goods
	Transaction currency
	Transaction amount
	Transaction time
	Full name of the Merchant

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If the Transaction relates to services then the following Mandatory Transaction Information must be provided:	Service type
	Quantity of service (e.g. number of flights, number of hotel nights)
	Transaction currency
	Transaction amount
	Transaction time
	Full name of the Merchant
	Information for specific types of transaction:
	Air Ticket: Flight time and number
	Accommodation: Hotel name, Check-in time
	Study abroad: Letter of admission

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## 1.5 ALIPAY WALLET DISPUTE HANDLING PROCESS AND GUIDELINES

An Alipay Wallet user may raise a Dispute for an Alipay Wallet transaction. The information below sets out the process and guidelines that will apply in these scenarios

### Types of User Dispute

The types of user disputes include, but are not limited to, the following:

- Processing Errors
  - Incorrect Transaction code (credit processed as a debit or visa-versa)
  - Incorrect amount
  - Duplicate processing
  - Paid by other means
- Consumer Disputes
  - Goods/services not received
  - Goods/services not as described – return of goods or canceling of services
  - Damaged/defective goods/services– return of goods or canceling of services
  - Refund not processed
  - Cancelled/returned goods/services – no Refund
  - Discount not applied
  - Payment received but not recognized by a Merchant

### Dispute Handling Process and Guidelines

When an Alipay Wallet user initiates a complaint/dispute with Alipay, Alipay will communicate to Worldline the relevant transaction information, reason for the User Complaint and the request that the merchant make a Refund to the Alipay Wallet user, and/or take other actions requested by Alipay to address the user complaint.

1. We will review the Alipay request as soon as practicable. We may decide to accept the Alipay request without contacting the merchant. We will notify Alipay, initiate a Refund to the relevant Alipay Wallet user and/or take remedial actions within three (3) calendar days from the date our response is sent. If we decide to dispute the Alipay request without contacting the merchant, we will send the response to Alipay at its designated email address within three (3) calendar days, stating the reasons for denying the Alipay request.

2. If Clause 1 above does not apply, we will contact the merchant immediately and request relevant documentation relating to Alipay's

request about the Alipay Wallet user's complaint. We will request for the merchant's decision to accept or deny the Alipay request. The merchant must respond to us within seven (7) calendar days from the date the request is sent.

3. If we get the merchant's response and determine that such response constitutes sufficient grounds to deny Alipay's request, we will forward Alipay the merchant's response via return email to Alipay within three (3) calendar days from the date that the merchant send us this response.

4. If we receive the merchant's response and determine that such response does not constitute sufficient grounds to deny Alipay's request, or if the merchant accepts Alipay's request, we shall either instruct the merchant to fully implement Alipay request by initiating a Refund to the Alipay Wallet user and taking remedial actions within three (3) calendar days from the merchant's response date. Alternatively, the merchant can fulfil Alipay's request by initiating the Refund to the Alipay Wallet user through the API provided by Alipay, and take remedial actions directly within five (5) calendar days from the merchant's response date.

5. If we do not receive any response from the merchant by the Deadline, we shall notify Alipay immediately and fully implement Alipay's request by initiating a Refund through the API provided by Alipay to the relevant Alipay Wallet user and take remedial actions within three (3) calendar days from the merchant's response deadline.

6. If the merchant or we decide to accept and implement Alipay's request, but cannot initiate the Refund to the Alipay Wallet user through the API provided by Alipay, we shall notify Alipay and Alipay shall process such Refund accordingly. If the amount of the Settlement Funds to the merchant for the day is not sufficient to process the relevant Refund, Alipay will be entitled to process the Refund only after the amount of the merchant's Settlement Funds becomes sufficient to pay the amount of such Refund. Alternatively, this Refund can be processed if we deposit to Alipay's designated bank account the amount of funds sufficient to process such Refund.

7. If Alipay receives our response, or the merchant's response, denying Alipay's request and determines that such response constitutes sufficient grounds to deny the Alipay Wallet user's complaint, Alipay shall close the User complaint in favor of the merchant and us.

8. If
- (i) Alipay receives our response, or the merchant's response denying Alipay's request but determines that such response does not constitute sufficient grounds to deny the Alipay Wallet user's complaint; or
  - (ii) We and/or the merchant do not implement Alipay's request even though it should be done in accordance with this User Dispute Guidelines; or
  - (iii) Alipay does not receive any response from us within fifteen (15) calendar days from the date Alipay's request is sent, Alipay shall notify us of its recommendation; such as deeming the Alipay Wallet user's complaint as legitimate, a Refund should be made to the Alipay Wallet user and/or any remedial actions should be taken.
9. Upon the mutual agreement of the parties, we shall fully implement the Alipay recommendation by initiating a Refund and taking Remedial Actions within three (3) calendar days from the date Alipay's decision is sent.

## 2. WeChat Pay

### 2.1 WECHAT PAY PERMITTED PRODUCT CATEGORIES

Subject to Chinese applicable laws, statute, ordinance, regulations, WeChat Pay can be used to pay for the product categories below. This list may be amended from time to time. This page will have the up-to-date listing [https://pay.weixin.qq.com/index.php/public/wechatpay\\_en/proper\\_rule](https://pay.weixin.qq.com/index.php/public/wechatpay_en/proper_rule)

No.	Through Electronic Commerce	Through Terminals (QR Code Scanning)
1	Trade of goods	Tourism shopping
2	Airline tickets	Accommodation
3	Hotel accommodation	Catering
4	Overseas education	Transportation
5	Ticket services for tourism	Daily life services
6	International logistics	Tickets services for tourism
7	International car rental	Leisure and entertainment
8	International conferences	Communication
9	Software services (digital entertainment products and Apps download services, excluding top up services for virtual asset, such as top up for online games or membership)	Medical services
10	Medical services	Overseas education
11		Training
12		International conference



## 2.2 WECHAT PAY PROHIBITED PRODUCT CATEGORIES

Subject to Chinese applicable laws, statute, ordinance, regulations, you must not accept WeChat Pay for goods and services that are set out in the product categories listed below.

This list may be amended from time to time. This website page will have the up-to-date listing [https://pay.weixin.qq.com/index.php/public/wechatpay\\_en/proper\\_rule](https://pay.weixin.qq.com/index.php/public/wechatpay_en/proper_rule)

- 1) Payday loans
- 2) Stock and securities
- 3) Mutual Funds
- 4) Insurance products and services (excluding airline accident insurance, overseas travel accident insurance, overseas car rental accident insurance and other overseas travel accident insurance, freight related insurance, student health insurance for study abroad)
- 5) Financial products and services, including trusts or asset management services, or products and services associated with the sale of traveler's checks, money orders or foreign currency
- 6) Foreign exchange services or check cashing businesses
- 7) Peer to peer (P2P) lending services
- 8) Payment by instalments service
- 9) Transactions that are associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card
- 10) Trading or distribution of currency (including USD and other foreign currencies)
- 11) Pornographic and/or erotic products, pictures, channels, and publications
- 12) Pornographic and/or erotic services (including but not limited to sex chatting, escort services, and prostitution)
- 13) Gambling devices and accessories
- 14) Gambling or betting, including but not limited to lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races
- 15) Illegally sold drugs, alcohol, or drug paraphernalia or other products that present a risk to consumer safety
- 16) Products or services that are marketed or advertised using deceptive or unfair sales practices
- 17) Ammunition, firearms, or certain firearm parts or accessories, including but not limited to military or police equipment
- 18) Consumer Credit Reporting Agencies
- 19) Sales of personal information (e.g. valid or synthetic identity card information)
- 20) Services or products that infringe on personal privacy (e.g. online activity monitoring)
- 21) Credit forgery or identity theft services
- 22) Illegal sale of financial information (e.g. bank accounts, bank cards)
- 23) Rare wildlife (living things), Rare wildlife products (specimens, etc.)
- 24) Smuggled goods
- 25) Human organs
- 26) Online sale of tobacco products
- 27) Trading or sale of digital virtual or crypto-currencies (e.g. Bitcoin, Litecoin)
- 28) Certain weapons or knives regulated under Applicable Law
- 29) Poisonous or hazardous chemicals or products containing prohibited ingredients
- 30) Counterfeit or replica goods/products or currency
- 31) Open-loop prepaid cards
- 32) Antiques and arts, Antique reproduction shops relating with:
  - i looting or theft, the illicit excavation of archaeological items, smuggling, and the sale of stolen or counterfeit objects and/or;
  - ii subjective sales price or the transaction price does not match the market price or without a clear pricing mechanism.
- 33) Precious metals and rare earth minerals
- 34) Crude oil, Petroleum and Petroleum Products
- 35) Sale of brand new or second hand ships and aircrafts (Excluding accessories)
- 36) Pawn service or shops and Salvage Yards.
- 37) Software or products related to trading of financial products and information
- 38) Virtual Private Network, Virtual Private Server
- 39) Cash disbursement services from credit funding sources (e.g. credit card cash out)
- 40) Rebate or cashback services

- 41) Products or services that process pop-ups or contain, promote, reference or link to any spyware, malware, virus, back-door, drop dead device or other program installation
- 42) Real estate service
- 43) Auction sites and services
- 44) Debt collection services
- 45) Surrogacy services
- 46) Hacking services
- 47) Safe deposit services provided by banks and/or financial institutions
- 48) Legal services and attorneys
- 49) Accounting, auditing, and bookkeeping services
- 50) Consulting services (excluding medical and health consultation, psychological consultation and education consultation)
- 51) Immigration Service
- 52) Charitable and social service
- 53) Crowd funding
- 54) Illegal or unregistered fund-raising activities
- 55) Court Costs
- 56) Deposit and Bail Payments (excluding deposit for shared charger, shared umbrellas, Cybercafe, hotels and rental deposit)
- 57) Civic, social and fraternal associations
- 58) Political Organizations endangering national security, including promoting terrorist and extremist organizations, subversion of state power, and disseminating state secrets
- 59) All religious websites, publications, or accessories (excluding temple souvenirs, tickets)
- 60) Items that support pyramid or Ponzi scheme, matrix programs or other "get rich quick" schemes or certain multi-level marketing programs
- 61) Dating and Chat
- 62) Live e-commerce with reward function
- 63) Superstition services (e.g. Feng Shui, fortune-telling or tarot divination services)
- 64) Game account rental platform
- 65) Cemetery sale
- 66) NFT (Non-Fungible Token)
- 67) Sale of raw materials and equipment for drug production, manufacturing, and trafficking of drugs, etc.
- 68) Fraudulent activities such as click farming, talent agent fraud, false pretenses, etc.
- 69) Cloud server service
- 70) Academic fraud, essay ghostwriting, proxy test taking
- 71) Cheating programs or software that modify game data for the benefit of players
- 72) Investment and Financial management
- 73) Course training that induces users to make investments
- 74) Financial data services
- 75) Banking or payment products and services (including all types of loans)
- 76) Business Registration Service
- 77) Advertising, trademark design, etc.
- 78) Sale of medicines without applicable registration and/or approval
- 79) Sale of wine futures
- 80) Membership fees payable to political parties, association, charitable organization, and other organizations out of the approved scope
- 81) Products and/or services that are targeted for sale to the institutions (including enterprises, companies and other organizations) (e.g. advertising, enterprise management service, enterprise information technology service, exhibition service, machinery and equipment procurement and/or raw material procurement, etc.)
- 82) Other goods or services that violate relevant PRC laws and regulations or adversely affect the reputation of WeChat Pay

## 2.3 WECHAT PAY RESTRICTED PRODUCT CATEGORIES

Additional assessments and approvals are needed, before a merchant is allowed to use the WeChat Pay Wallet to accept payments for goods or services that belong to the following categories below. Please contact Worldline if you sell any of the products below, and would like to accept WeChat Pay Wallet payments for them.

This list may be amended from time to time. This website page will have the up-to-date listing [https://pay.weixin.qq.com/index.php/public/wechatpay\\_en/proper\\_rule](https://pay.weixin.qq.com/index.php/public/wechatpay_en/proper_rule)

- 1) Single-purpose or other closed-loop prepaid cards and top-ups (including gift cards and other stored value cards)
- 2) Online Gaming
- 3) Government services (e.g. tax payment, visa service)
- 4) Notary Service
- 5) Fees payment agency platform
- 6) Sale of domain name

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