FUNDING YOUR TRANSFER FROM CHINA



After submitting your verification documents, you will need to fund your transfer from your bank account in China. In this guide, we'll show you how to make a bank transfer from your bank in China to Wise, with screenshots from the most commonly used banks in China. Learn more about from CNY transfers.

Payments are processed Monday to Thursday all day (except between 4pm and 8.30pm), Friday (until 4pm), and Sundays or last day of Chinese public holidays (after 8.30pm).

If you make a payment during non-operating hours, your bank might reject the payment.

Jump straight to your China bank:

- Agricultural Bank of China
- Bank of Beijing
- Bank of China
- Bank of Communications
- Bank of Shanghai
- China CITIC Bank
- China Construction Bank
- China Everbright Bank
- China Guanafa Bank
- China Industrial Bank
- China Merchants Bank
- HSBC China
- Industrial and Commercial Bank of China (ICBC)
- Other banks

If your bank is not any of the above, you can still follow the instructions on your bank and Wise app to complete the transfer.

Agricultural Bank of China

Open your mobile banking app, select "Transfer"





Agricultural Bank of China

Enter the recipient name and account number

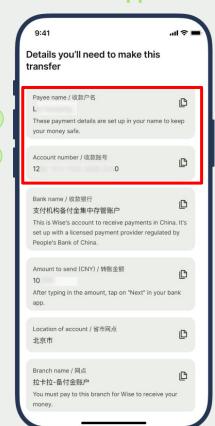
You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.

1

2



Wise app



Agricultural Bank of China

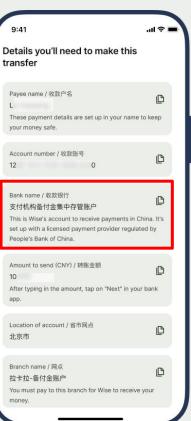
Select the Bank

Copy and paste "支付机构 备付金集中存管 账户" from Wise app.





Wise app



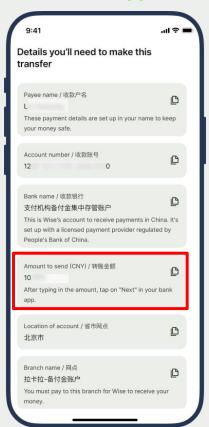
Agricultural Bank of China

Enter the amount you're sending to Wise



Agricultural Bank of China

04



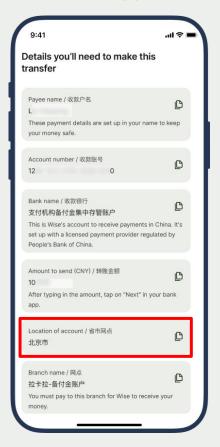
Select the City

Which is Beijing 北京



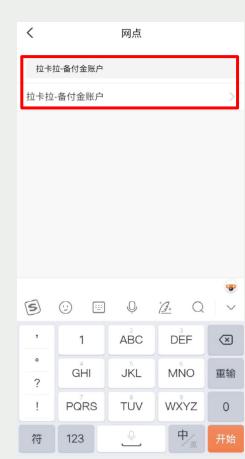
Agricultural Bank of China





Select the Branch

Copy and paste 拉卡拉-备付金账户 into your app. This has to be selected correctly for Wise to receive the payment from you.



Agricultural Bank of China





Bank of Beijing

Open your mobile banking app, select "Transfer"



Bank of Beijing

Enter the recipient name and account number

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.



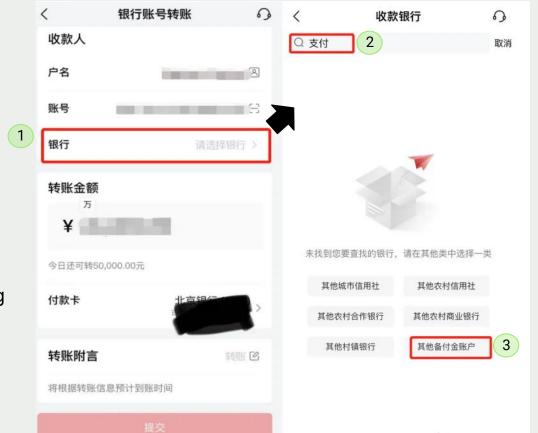
Wise app



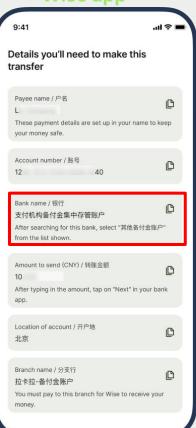
Bank of Beijing

Select the Bank

Copy and paste "支付机构备付金集中存管账户" from Wise app, and then select "其他备付金账户"



Wise app



Bank of Beijing

Enter the amount you're sending to Wise



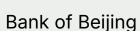
Bank of Beijing

04



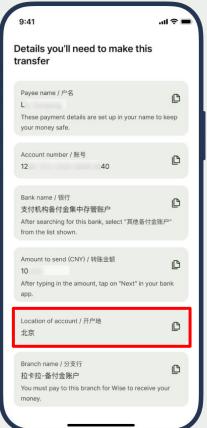
Select the City

Which is Beijing 北京









Select the Branch

Which is Lakala 拉卡拉-备付金账户. You can copy and paste this from Wise. This has to be selected correctly for Wise to receive the payment from you.



Wise app



Bank of Beijing

Bank of China

Open your mobile banking app, select "more" then "payments" then "payment to safeguarding account"







Bank of China

Tap on "pay"

1:53 al 🕈 🕕 0 备付金付款 根据客户与支付机构约定,该功能支持 个人客户向第三方支付机构的备付金账 户或个人支付账号付款。 付款 温馨提示 1.为了您的资金安全,请注意核实收款人身份,不要轻信陌 生人通过网络、电话、短信等方式告知的信息,谨防电信网 络诈骗。查看详情 2.如需查看备付金付款记录,请前往收支记录。 3.备付金付款交易提交成功后,一般10秒内到账,实际到账 时间取决于对方支付机构。

Bank of China

02

客服电话 95566

Enter the amount you're sending to Wise



Bank of China

03



Enter the recipient name and account number

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.



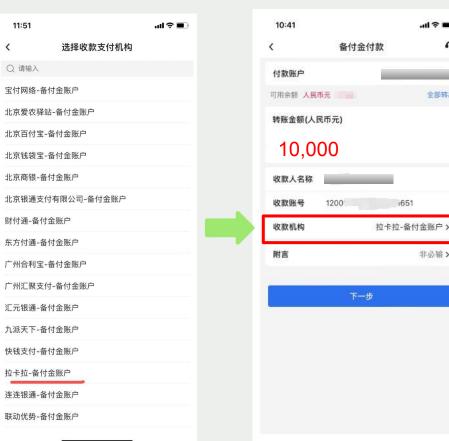
Wise app



Bank of China

Choose the receiving organisation

Click the right arrow in on receiving organisation 收款机构 and look for 拉卡拉-备付金账户 or copy paste this from Wise app into the search bar on Bank of China app



Wise app

全部转出

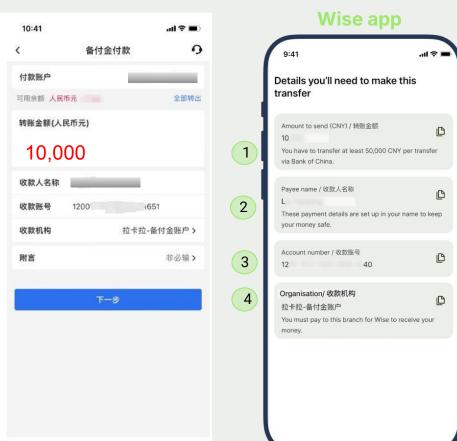
非必输>



Bank of China

Enter the recipient name and account number

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.



Bank of China

3

Bank of Communications

Open your mobile banking app, select transfer to bank account



Bank of Communications



Enter the recipient name and account number

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.



Bank of



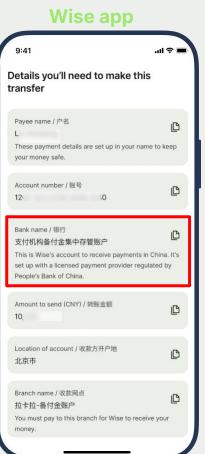
Choose the recipient bank

Tap on the right arrow in the recipient bank field to continue. Copy and paste the bank name from Wise app or find the

institution starting with **Z** in the list of banks,







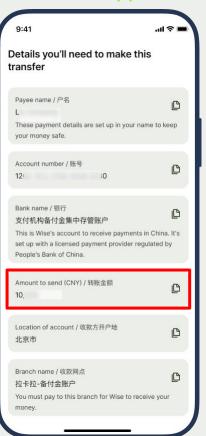
Bank of

Enter the amount you're sending to Wise



Bank of Communications

04



Select the Location of the account

Which is 北京 (Beijing, shortcut: find B in the list of branches)



Bank of Communications







Select the Branch

Which is Lakala 拉卡拉-备付金账户. This has to be selected correctly for Wise to receive the payment from you.

Confirm the payment and it should be on its way to Wise.







You must pay to this branch for Wise to receive your

Bank of Communications

Bank of Shanghai

Open your mobile banking app, select transfer to bank account



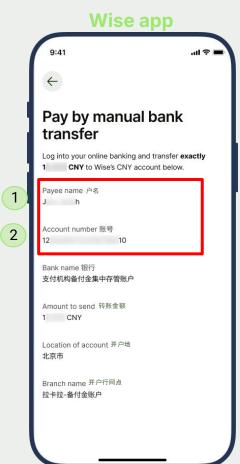


Bank of Shanghai

Enter the recipient name and account number

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.





Bank of Shanghai

Choose the recipient bank

Click the right arrow in the recipient bank field to continue. Find the institution starting with **Z** in the list of banks,

and select 支付机构备付金集中存管账户



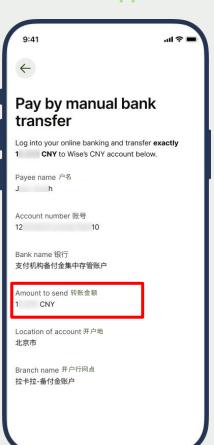
Wise app Pay by manual bank transfer Log into your online banking and transfer exactly CNY to Wise's CNY account below. Payee name 户名 Account number 账号 Bank name 银行 支付机构备付金集中存管账户 Amount to send 转账金额 1 CNY Location of account 开户地 北京市 Branch name 开户行网点 拉卡拉-备付金账户

Bank of Shanghai

Enter the amount to be transferred to Wise



Wise app



Shanghai

Bank of

Select the Location of the account

Which is 北京 (Beijing)





Wise app



Bank of Shanghai

Search for the Branch

Copy and paste 拉卡拉-备付金账户 into your bank app and select it from the search result. This has to be selected correctly for Wise to receive the payment from you.

Confirm the payment and it should be on its way to Wise.







Bank of Shanghai

China CITIC Bank

Open your mobile banking app, select transfer to bank account





CITIC

Enter the recipient name and account number

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.

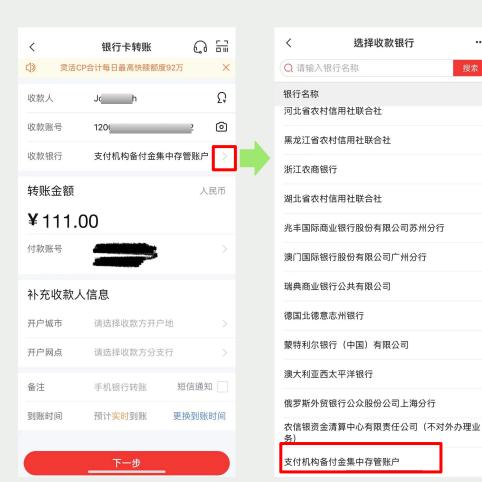


Wise app Details you'll need to make this transfer Payee name / 收款人 1 These payment details are set up in your name to keep your money safe. 2 Account number / 收款账号 Bank name / 收款银行 支付机构备付金集中存管账户 This is Wise's account to receive payments in China. It's set up with a licensed payment provider regulated by People's Bank of China. Amount to send (CNY) / 转账金额 Location of account / 开户城市 北京 Branch name / 开户网点 拉卡拉-备付金账户 You must pay to this branch for Wise to receive your

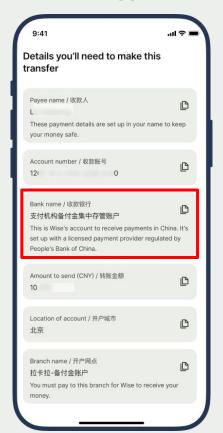
CITIC

Choose the recipient bank

Tap on the right arrow in the recipient bank field to continue. Copy and paste the bank name from Wise app to find the bank.







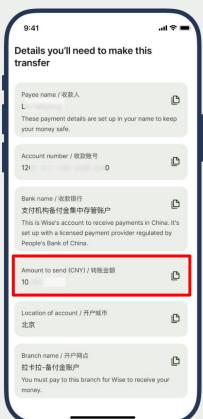
CITIC

Enter the amount you're sending to Wise



CITIC

04



Select the Location of the account

Which is 北京 (Beijing)





选择开户城市

Wise app

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D
s in China. It's gulated by
P
ß
Ceive your

CITIC

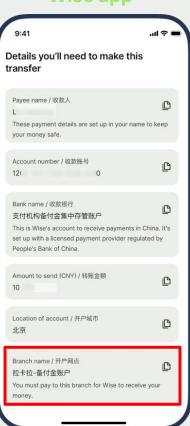
Select the Branch

Which is Lakala 拉卡拉-备付金账户. This has to be selected correctly for Wise to receive the payment from you. Confirm the payment and it should be on its way to Wise.





Wise app



CITIC

China Construction Bank

Open your mobile banking app, select transfer, then select transfer to payment organisation





China Construction Bank

Select "I want to pay" 我要付款



China Construction Bank

Enter the recipient name and account number

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.

Wise app

向支付机构付款 收款户名 2 收款账号 收款机构 收款人账号类型 备付金账户 付款金额 ¥ 请输入付款金额 (元) 付款账户 添加付款附言 30个字以内描述(选填)

Details you'll need to make this transfer Payee name / 收款户名 1 These payment details are set up in your name to keep your money safe. 2 Account number / 收款账号 Organisation/ 收款机构 拉卡拉支付股份有限公司 You can select either 拉卡拉支付股份有限公司(银联) or 拉卡拉支付股份有限公司(网联) Amount to send (CNY) / 转账金额 After typing in the amount, tap on "Next" in your bank

China Construction Bank

Choose the organisation

Click on organisation 收款机构, and search for 拉卡拉支付股份有限公司(银联) or 拉卡拉支付股份有限公司(网联).

Both are acceptable.



◇ 拉卡拉
 並卡拉支付股份有限公司(银联)
 拉卡拉支付股份有限公司(网联)

Wise app



3

China Construction Bank

Enter the amount you are sending

And tap on 下一步 next



Wise app



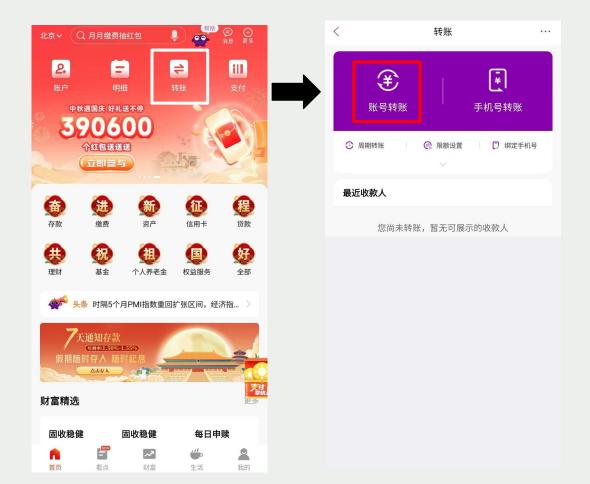
4

China Construction

Bank

China Everbright Bank

Open your mobile banking app, select "Transfer"



China Everbright Bank

Enter the recipient name and account number

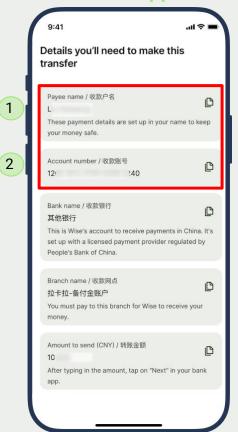
You can copy and paste this from Wise.



China Everbright

02

Bank



Select the Bank Select "其他银行"



China Everbright Bank 要求, 谨防电信网络诈骗。 2. 不扫描可疑二维码,不下载可疑APP,请妥善保管卡号、密

码、短信验证码等个人重要信息。

Wise app

选择银行

中山小榄村镇银行股份有限公司

加 浙江温岭联合村镇银行股份有限公司

加 浙江泰顺温银村镇银行股份有限公司

加 浙江东阳富民村镇银行股份有限公司

加 浙江缙云联合村镇银行股份有限公司

遵义红花岗富民村镇银行股份有限公司

正阳玉川村镇银行股份有限公司

紫云富民村镇银行股份有限公司

並 遵义新蒲长征村镇银行股份有限公司

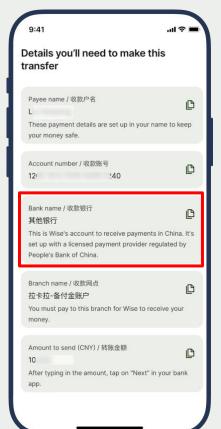
浙江嵊州瑞丰村镇银行股份有限公司

浙江浦江嘉银村镇银行股份有限公司

其他

真他银行...

Q请输入银行关键字



Select the Branch

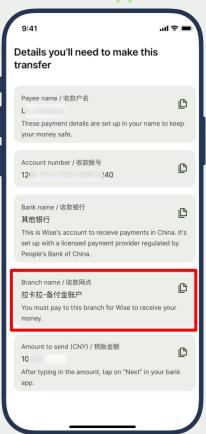
Copy and paste 拉卡拉-备付金账户 into your app. This has to be selected correctly for Wise to receive the payment from you.





China Everbright Bank





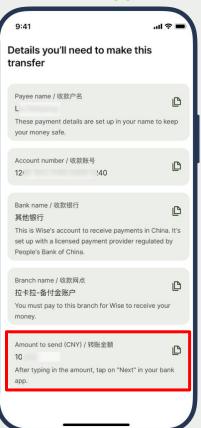
Enter the amount you're sending to Wise

Tap on next and the payment should be on its way to Wise.



China Everbright Bank

05



China Guangfa Bank

Open your mobile banking app, select "Transfer"



China Guangfa Bank

Enter the recipient name and account number

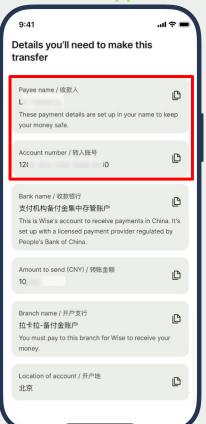
You can copy and paste this from Wise.



Wise app

1

2



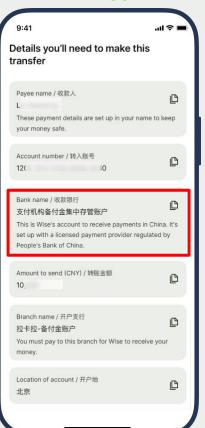
China Guangfa Bank

Select the Bank Select "支付机构"



China Guangfa Bank

03

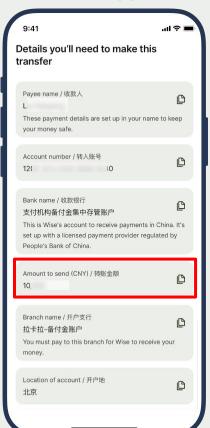


Enter the amount you're sending to Wise



China Guangfa Bank

04



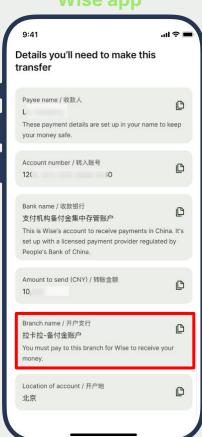
Select the Branch

Copy and paste 拉卡拉-备付金账户 into your app. This has to be selected correctly for Wise to receive the payment from you. For the location of account 开户地, choose 北京



China Guangfa Bank

05



China Industrial Bank

Open your mobile banking app, select transfer to bank account

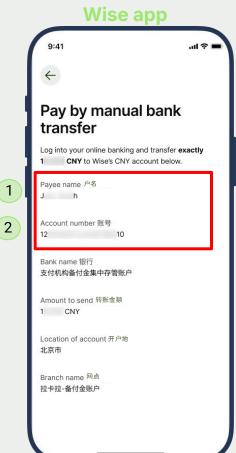


China Industrial Bank

Enter the recipient name and account number

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.



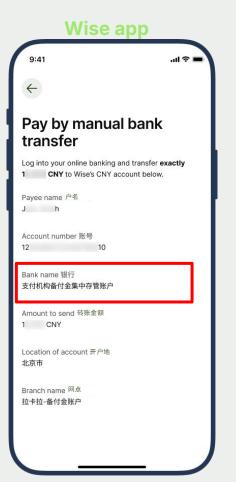


China Industrial Bank

Choose the recipient bank

Tap on the right arrow in the recipient bank field to continue. Copy and paste the bank name from Wise app to find the bank.





China Industrial Bank

Choose the location

Tap on the info icon beside "branch" 网点. Then select Beijing 北京市.

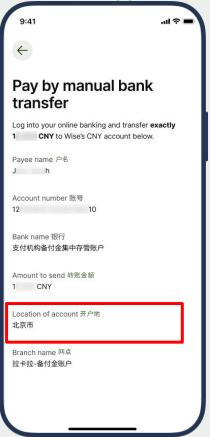


China

Industrial Bank







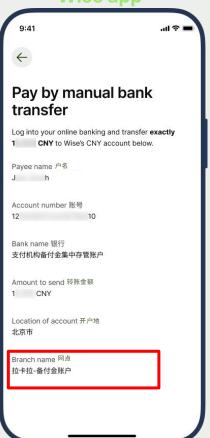
Search for the Branch

You can copy and paste the branch 拉卡拉-备付金账户 to search for it. This has to be selected correctly for Wise to receive the payment from you.



China Industrial Bank

04



Enter the amount you're sending to Wise



China Industrial Bank

05



China Merchants Bank

Open your mobile banking app, select transfer to bank account



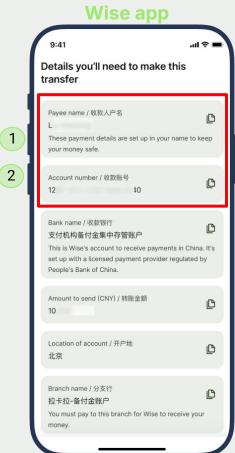


China Merchants Bank

Enter the recipient name and account number

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.

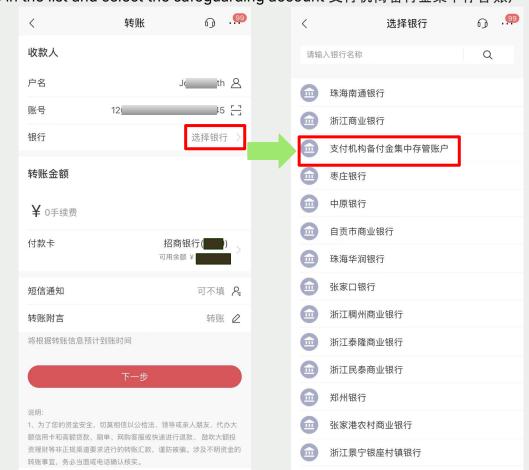




China Merchants Bank

Choose the recipient bank

Click the right arrow in the recipient bank field to continue. Copy and paste the bank name from Wise app or go to the last page in the list and select the safeguarding account 支付机构备付金集中存管账户







03

Merchants

China

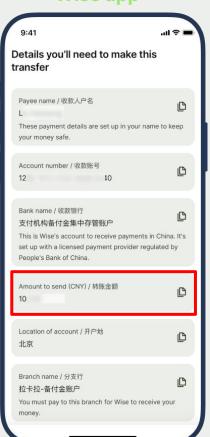
Bank

Enter the amount you're sending to Wise



China Merchants Bank

04



Select the Location of the account

Which is 北京 (Beijing)

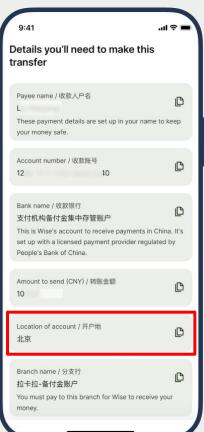
China

Bank

Merchants







Select the Branch

China

Bank

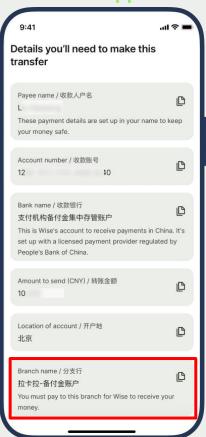
Merchants

Which is Lakala 拉卡拉-备付金账户 (it's on the second page of the list). This has to be selected correctly for Wise to receive the payment from you.

Confirm the payment and it should be on its way to Wise.

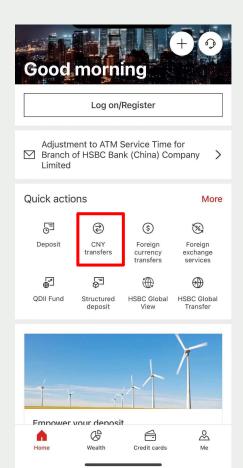


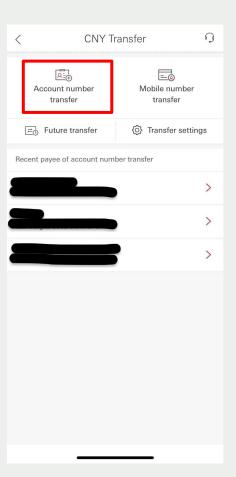




HSBC China

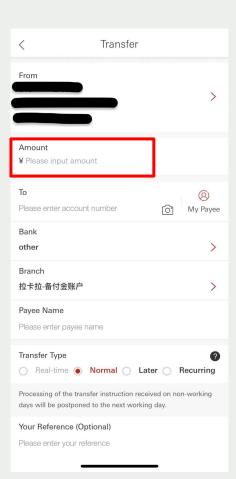
Open your mobile banking app, select "CNY transfers", then "Account number transfer"





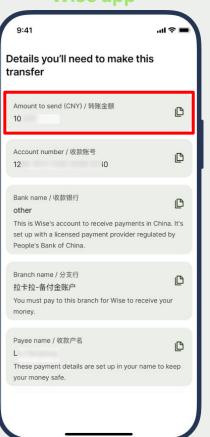
HSBC

Enter the amount



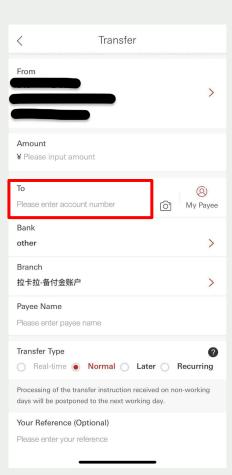
HSBC

02



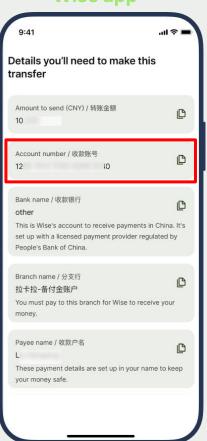
Enter the account number

You can copy and paste this from Wise.



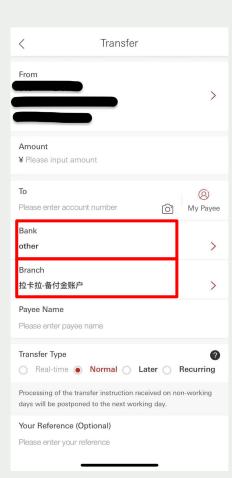
HSBC

03



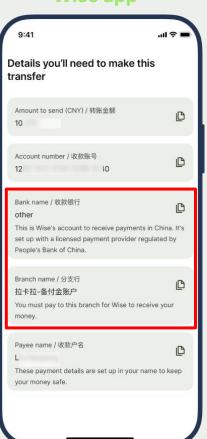
Choose the recipient bank

Choose "other" as the Bank, and copy and paste the branch name from Wise.



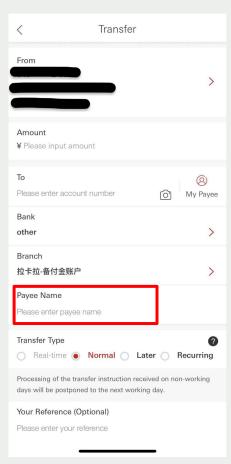
HSBC

04



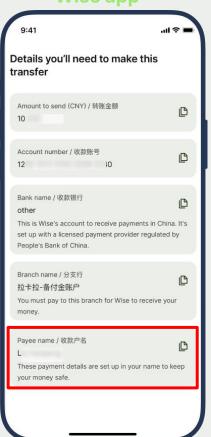
Enter the Payee Name

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.



HSBC

05



Industrial and Commercial Bank of China (ICBC)

Open your mobile banking app, select transfer to bank account





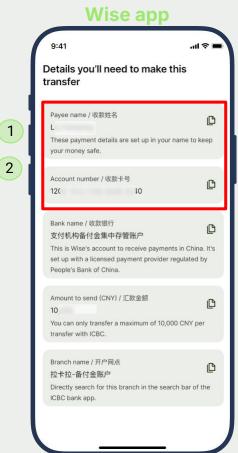
ICBC

Enter the recipient name and account number

You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.



ICBC

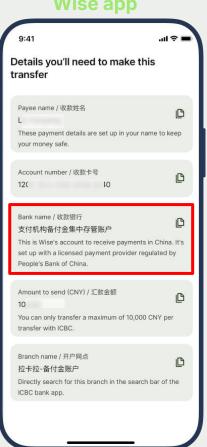


Choose the recipient bank

Click the right arrow in the recipient bank field to continue. Copy and paste the bank name from Wise app and select 支付机构备付金集中存管账户



Wise app

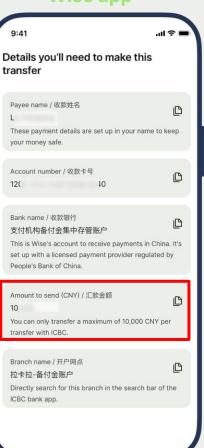


ICBC

Enter the amount you're sending to Wise



Wise app

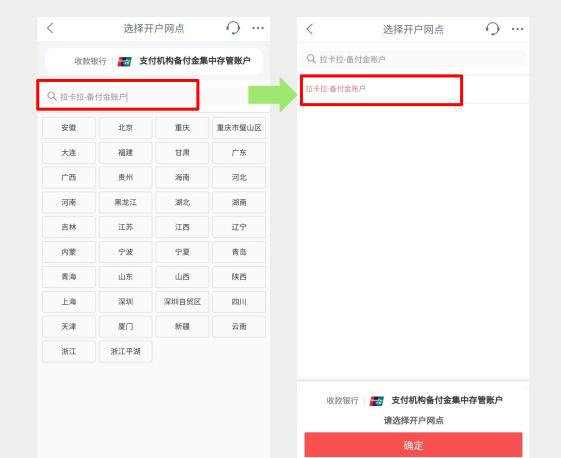


ICBC

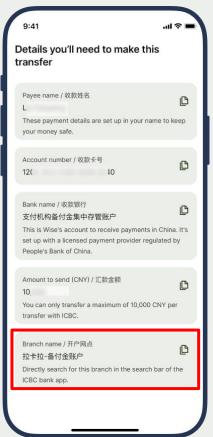
Search for the Branch

There are 2 ways to do this:

1st way: directly search 拉卡拉-备付金账户, and select in the search result



Wise app



ICBC

2nd way: Select location = Beijing 北京, then look for the branch 拉卡拉-备付金账户





Wise app



ICBC

Other banks

Open your mobile banking app, select transfer to bank account

Using China Merchant Bank as an example





Enter the recipient name and account number

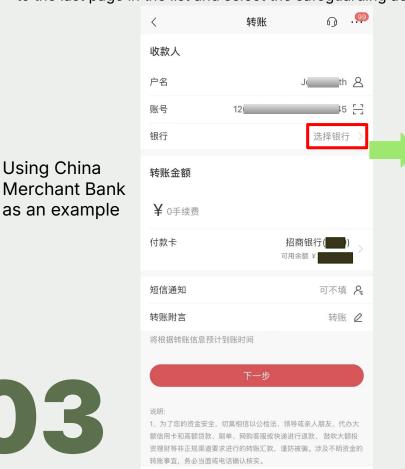
You can copy and paste this from Wise. The recipient name is in your own name as we have set up an account unique to you to receive this payment.





Choose the recipient bank

Click the right arrow in the recipient bank field to continue. Copy and paste the bank name from Wise app or go to the last page in the list and select the safeguarding account 支付机构备付金集中存管账户





Wise app Details you'll need to make this transfer Payee name / 户名 These payment details are set up in your name to keep your money safe. Account number / 账号 Bank name / 银行 支付机构备付金集中存管账户 This is Wise's account to receive payments in China. It's set up with a licensed payment provider regulated by People's Bank of China. Amount to send (CNY) / 转账金额 Location of account / 开户地 Branch name / 收款网点 10 拉卡拉-备付金账户

You must pay to this branch for Wise to receive your

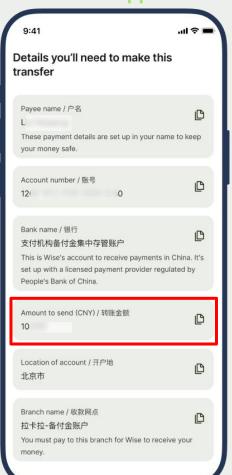
money.

Enter the amount you're sending to Wise

Using China Merchant Bank as an example



04



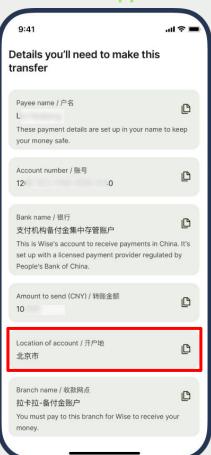
Select the Location of the account

Which is 北京 (Beijing)

Using China Merchant Bank as an example







Select the Branch

Which is Lakala 拉卡拉-备付金账户 (it's on the second page of the list). This has to be selected correctly for Wise to receive the payment from you.

Confirm the payment and it should be on its way to Wise.

Using China Merchant Bank as an example





