WeChat Pay for Overseas Brands, Explained Simply

Everything you need to know to choose a payment model, clear onboarding, and go live without surprises.

In this guide

1. Payment models, domestic vs cross-border

There are two broad paths. **Domestic** means money settles inside mainland China to a Chinese entity. **Cross-border** lets an overseas entity accept payments from WeChat users while settling to a foreign bank account. If you do not have a Chinese company, cross-border is usually the correct starting point. If you already operate a China entity and need deeper local rails, domestic may fit better.

2. Eligibility and the documents you need

For cross-border, prepare your company registration, legal representative details, business scope, bank account proof, and product or service information. If you sell physical goods, include product categories and typical price ranges. If you sell digital services, describe the service and delivery method. A clear KYC and KYB pack speeds approval and reduces follow ups.

3. Fees, settlement currency, and payout timing

Expect a percentage fee per transaction plus currency conversion when applicable. Settlement can be in major currencies, and payout timing depends on your acquiring partner. Confirm the net rate after all costs so your margin is protected. If your average order value is low, negotiate for tiered pricing to avoid fee drag.

4. Transaction limits and what affects them

Limits vary by merchant category, risk profile, and account age. Provide accurate category data and realistic volume forecasts. If you need higher caps for special campaigns, raise this during onboarding so the risk team can plan ahead.

5. Integration options, web, app, and mini program

- **JSAPI inside WeChat**, the most seamless experience for official accounts and mini programs.

- **Native app SDK**, if you have iOS or Android apps and want to add WeChat Pay as a method.

- **H5**, a browser flow that can work for landing pages and simple checkouts.

- **Server side capture**, always sign requests securely and keep keys off the client.

  If your storefront will live in a mini program, plan your product pages, cart, and order tracking early so your payment flow connects cleanly.

6. Testing, compliance, and go live checklist

- Test success, cancel, refund, and timeout paths.

- Check tax display, invoice flows, and customer receipts.

- Verify webhook handling, idempotency, and retries.

- Log risk events and store audit trails for disputes.

- Confirm your privacy notice and data retention policy.

7. A simple starter plan you can follow

1. Choose cross-border if you do not have a China entity.

2. Collect KYC and KYB docs, including ownership structure and bank info.

3. Define catalog, price ranges, and refund rules.

4. Pick JSAPI for official accounts or mini program stores.

5. Run a one week pilot with staged volume and daily checks.