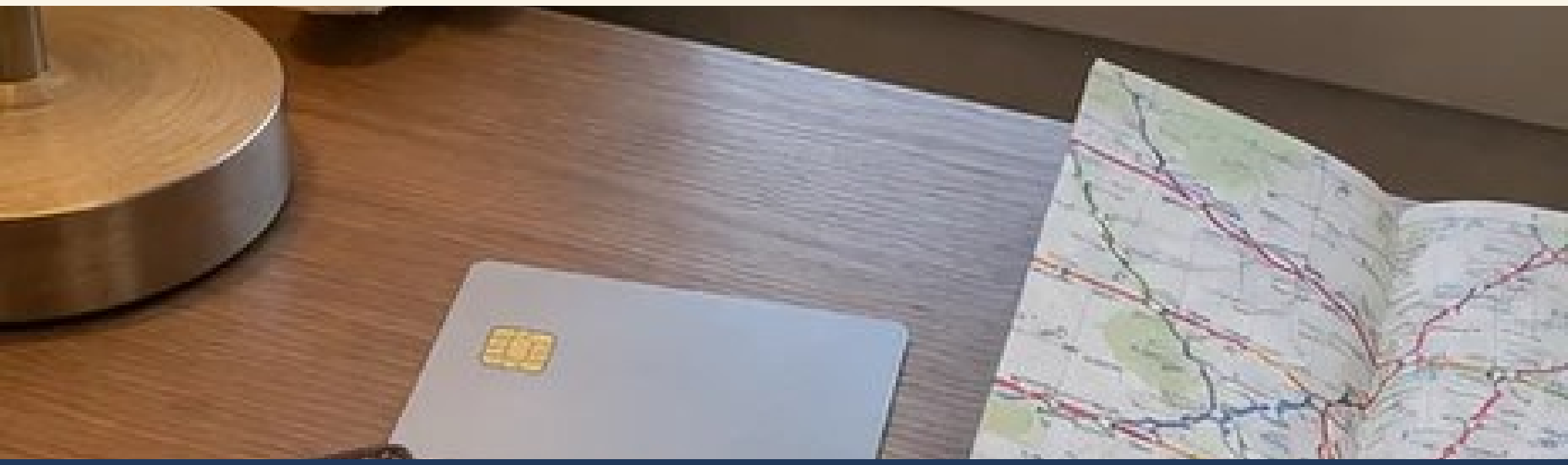
Do You Still Need Cash in Japan?

在日本還需要帶現金嗎？

Build a yen reserve

出發前估備用金



Illustrative scene · 情境示意

List likely cash stops

Write down your next meal, local ride and any small venue you plan to visit. Mark the stops whose payment methods you haven’t confirmed.

列出下一餐、當地交通和想去的小店。還沒確認付款方式的地方先標記起來。

Size your reserve

Add estimated costs for those stops and leave a little flexibility. A rural overnight stay may call for more cash than an afternoon downtown.

把這些站點的預估支出加起來，再留點彈性。在鄉間過夜，通常要比市區半日遊多做準備。

Before a rural stay

Ask the inn whether it accepts your card for the room and any meals billed on-site. Set aside enough yen for cash-only charges.

出發去偏遠旅宿前，先問房費與現場加點的餐食能否刷你的卡。只能付現的項目先留好日圓。

[1] [2]

Read the signs

走進店前先確認



Illustrative scene · 情境示意

Check the network

Look for your specific card or payment-service symbol at the entrance or register. A contactless symbol alone may leave the network unclear.

在入口或收銀處找自己的卡片組織或支付服務標誌。如果只有感應符號，再向店家確認是否支援。

Ask before ordering

Show the card and ask “Kādo wa tsukaemasu ka?” Staff can confirm what this shop accepts before you commit to a meal.

拿出卡片問「カードは使えますか？」意思是「可以刷卡嗎？」點餐前先問，付款時比較從容。

Watch for cash only

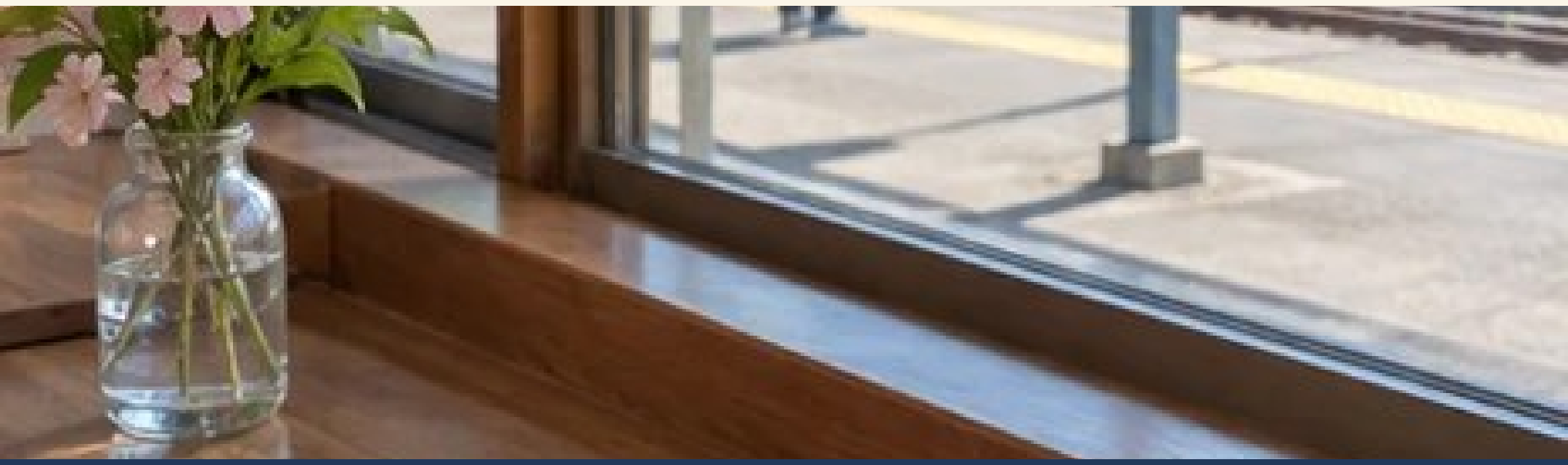
The characters **現金** mean cash. A sign reading **現金のみ** means cash only. Check your wallet before joining the queue.

「現金」指現金，「現金のみ」表示只收現金。看到這種告示，先確認錢包裡的日圓夠不夠。

[1] [2]

Use the right method

把現金留給需要的地方



Illustrative scene · 情境示意

At a card-friendly shop

If your card is accepted, using it here preserves yen for a later stop with fewer payment options. Keep the receipt for reference.

店家確認支援你的卡，就能在這一站刷卡，把日圓留給後面選擇少的店。收據留著方便核對。

At a small shop

If payment is cash only, check the bill and count your yen before paying. Put the change away before leaving the register.

遇到只收現金的小店，先確認總額，數好日圓再付款。離開櫃檯前，把找零收好。

If a card fails

Ask whether the payment went through before tapping again. Once staff confirm it failed, try another accepted method or pay in yen.

感應後沒成功，先問店員是否已扣款。確認交易失敗，再改用店家支援的其他支付方式或付現。

[1] [2]

Withdraw Japanese yen

在日本提領日圓



Illustrative scene · 情境示意

Find a compatible ATM

Seven Bank lists supported international card networks. Compare the logo on your card with the bank's list and the machine's markings.

Seven Bank 官網列出支援的國際卡片組織。比對卡片上的標誌、官網清單和機台說明。

Check your issuer

Before travel, check overseas ATM access, PIN requirements and withdrawal limits with your card issuer. A supported logo alone cannot guarantee approval.

出國前，向發卡行確認海外提款、密碼和提領上限。卡面標誌相符，仍須通過發卡行授權。

Review the transaction

Read any on-screen fee and currency choices before confirming. Your issuer can have separate fees. Collect the cash, card and receipt.

確認前讀清楚螢幕上的手續費和幣別選項。發卡行也可能另外收費。離開前點收鈔票、卡片與收據。

[1] [2]

Estimate a day’s cash

練習抓一天的現金

Cash-only lunch

先估餐費

For practice, enter a lunch at ¥1,200 and two fares of ¥300. These are sample numbers you can replace with your itinerary’s prices.

用午餐一千二百日圓、兩段各三百日圓的車資來練習。這是計算範例，請換成自己查到的價格。

Two fares

加上兩段預估車資

In this example, lunch plus both fares comes to ¥1,800. Include any other cash-only stop before deciding on a reserve.

範例裡的午餐加兩段車資合計一千八百日圓。若行程還有只能付現的地方，也一起算進去。

Contingency

再留一筆調度空間

Compare your remaining yen with your next cash-only stop. If it falls short, locate a compatible ATM before travelling onward.

午餐後看看剩多少日圓，再跟下一個付現站點的需求比一比。不夠時，先找合用的提款機再出發。

If plans change

付款方式臨時改變

Pause

先問店員是否已入帳

Show the actual card or payment app you want to use. Ask staff at the door while you can still choose another place.

拿出想用的實體卡或付款程式，進店前就向店員確認。這時要改去別家也方便。

Switch

改用店家接受的方式

Read the message. Recheck the network and your issuer’s instructions. Avoid repeated PIN guesses and use your issuer’s official support channel.

讀取螢幕訊息，再核對卡片組織和發卡行說明。密碼別反覆猜，必要時聯繫發卡行官方客服。

Recheck

保留收據，之後核對紀錄

Check your next accommodation, return journey and meals before leaving town. Prepare any required yen while compatible ATMs are still convenient.

明天要往鄉間，離開市區前先確認旅宿、回程和用餐的支付方式。附近提款方便時，把需要的日圓準備好。

A backup ATM plan

提款備案怎麼準備？

Check the network

核對卡片組織

Japan Post Bank lists accepted network marks for overseas cards. Compare the mark on your card with the bank’s list.

日本郵貯銀行列出可用的海外卡片組織，先核對卡面標誌。

Have a second stop

先找第二個提款點

Save a backup ATM near your route so one blocked withdrawal does not interrupt the rest of the day.

沿行程先存另一台可用的提款機，單次提款失敗時可改走備案。

Read the confirmation

交易前看確認畫面

Check the amount, any displayed ATM charge and your card issuer’s fees before final confirmation.

確認提款金額、畫面顯示的機台費用，以及發卡方的海外提款費用。

[3]

REFERENCES

Sources & links

資料來源與原文連結

Tap a source to open the original. Edition: 24 Nov 2026.
點選條目可開啟原文。版本日期為 2026 年 11 月 24 日。

01 **japan.travel**
日本政府觀光局 | Cashless Payments in Japan →

02 **sevenbank.co.jp**
Seven Bank | 可使用海外發行卡片的 ATM →

03 **Japan Post Bank · Cards issued overseas**
ゆうちょ銀行 | 海外発行カードの取扱い →



Illustrative scene · 情境示意

Diagrams redrawn for this edition. Scene images are illustrative.
圖解依資料重新編排。內頁影像用於說明情境。