

SCAN & PAY (FORMERLY KNOWN AS MAYBANK QRPAY) - FOR BUYERS / SENDERS FREQUENTLY ASKED QUESTIONS

What is Scan & Pay (formerly known as Maybank QRPay)?

Scan & Pay (formerly known as Maybank QRPay) is a cashless payment solution that enables customers to make payments to merchants by scanning a two-dimensional quick-response (QR) code. Scan & Pay (formerly known as Maybank QRPay) now also includes DuitNow QR services, a hassle-free and secured instant fund transfer service that enables you to make and receive funds nationwide by using a DuitNow QR code, which is also known as Malaysia's National QR code.

What is DuitNow QR and is it different from Scan & Pay (formerly known as Maybank QRPay)?

DuitNow QR is Malaysia's National QR Standard established by Payments Network Malaysia Sdn Bhd (PayNet) under the Bank Negara Interoperable Credit Transfer Framework (ICTF). Maybank has included DuitNow QR into the Scan & Pay (formerly known as Maybank QRPay) service which enables interoperable payments between banks and non-banks participants within DuitNow QR. You are able to make and receive payments nationwide from Maybank customers as well as customers from other participating banks and e-wallet mobile apps.

Do I need to register to use DuitNow QR? / Why am I unable to scan a DuitNow QR code?

If you have registered for Scan & Pay (formerly known as Maybank QRPay) previously, no additional registration is required. For first time users, please set up Scan & Pay (formerly known as Maybank QRPay) services to enable DuitNow QR services which covers QR payments and Person-to-Person fund transfers among other services available.

Note: Please update to the latest version of the Maybank2u MY app to enjoy this services.

Where can I use DuitNow QR?

Look out for a DuitNow QR code standee at participating merchant outlets. You can also pay to any person who can generate a DuitNow QR code on any participating bank apps and e-wallet mobile apps. For the full list of DuitNow participants, please click [here](http://duitnow.my/DuitNow-QR) <duitnow.my/DuitNow-QR>.

What are the services available on Scan & Pay (formerly known as Maybank QRPay)?

- Make QR payments to merchants by scanning the QR code or presenting a QR code for scanning
- Perform Person-to-Person fund transfers within a close proximity from Maybank customers as well as customers from other participating banks and e-wallet mobile apps.

Who can use Scan & Pay (formerly known as Maybank QRPay)?

All new and existing Maybank2u customers with the Maybank2u MY app on their smartphones are able to use Scan & Pay (formerly known as Maybank QRPay) and DuitNow QR services.

What is the minimum requirement to use Scan & Pay (formerly known as Maybank QRPay)?

These are the requirements to use Scan & Pay (formerly known as Maybank QRPay):

- i. Your mobile phone is equipped with the Maybank2u MY app
- ii. Your mobile device must not be jailbroken or rooted
- iii. An Internet connection
- iv. Mobile device operating system must be iOS 8.0 and above or Android version 5.0 and above

Note: We recommend that you regularly update your device operating system and app for a better mobile banking experience

How do I set up Scan & Pay (formerly known as Maybank QRPay) for the first time?

- i. Select 'Scan & Pay (formerly known as Maybank QRPay)' icon at pre-login screen of the Maybank2u MY app
- ii. Login to your account to proceed
- iii. Select your preferred debiting account
- iv. Set your preferred daily transaction limit and cumulative limit for Scan & Pay (formerly known as Maybank QRPay)
- v. Enable and allow camera access function if it is disabled

What are the functions available for Scan & Pay (formerly known as Maybank QRPay) within the Maybank2u MY app?

There are 3 types of functions available:

- **SCAN**

This is a merchant-presented QR Code whereby Maybank2u MY app user will scan a Maybank or any DuitNow QR supported static/ dynamic QR Code to perform QR payment. The source of debiting account for this is via current account/ savings account or MAE account only.

- **RECEIVE**

This is a Person-to-Person transfer function whereby Beneficiary will be generating the QR Code and present it to the Sender to scan and perform electronic money transfer. This function is available and interoperable between the Maybank2u MY app and other banks or non-banks apps which support DuitNow QR.

- **PAY**

This is a customer-presented QR Code whereby Maybank2u MY app user will generate the QR Code and present it to the merchant to scan the QR Code and process the transaction. The source of debiting account for this is via current account/ savings account, MAE account, debit card or credit card.

What are the types of limit I can set?

There are 2 types of limit which you are able to set for Scan & Pay (formerly known as Maybank QRPay) transactions:

i. Daily Transaction Limit

- Daily Transaction Limit is the maximum allowable transaction amount for the day
- Your maximum daily transaction limit for Scan & Pay (formerly known as Maybank QRPay) is RM1,000
- You can change to lower the limit via the Maybank2u MY app based on your comfort level

ii. Cumulative Limit

- Cumulative Limit is the maximum allowable transaction amount without password or biometric authentication
- The default and maximum cumulative limit is RM250 and you may change this limit via Maybank2u MY app
- For payments below RM250 or the set preferred cumulative limit, no password or biometric authentication is required
- For payments above RM250 or the set preferred cumulative limit, your password or biometric access is required for security reasons

How can I change my payment limits?

- Login to your mobile Maybank2u account
- Select the menu on the top left corner of your screen
- Select “ME” and select “SCAN & PAY (FORMERLY KNOWN AS MAYBANK QRPAY)”
- You may change your preferred payment limit at the Payment Limit tab

Which debiting account can I choose for Scan & Pay (formerly known as Maybank QRPay)?

Maybank customers can choose from either their current/savings account, MAE account, debit card or credit card. For SCAN and RECEIVE options, only current/ savings account or MAE account can be selected. For PAY option, customer may select debit card/ credit card as debiting account.

How do I select my preferred Scan & Pay (formerly known as Maybank QRPay) debiting account?

- Login to your mobile Maybank2u account
- Select the menu on the top left corner of your screen
- Select “ME” and select “SCAN & PAY (FORMERLY KNOWN AS MAYBANK QRPAY)”
- You may change your preferred payment limit at the Default Account tab

Are there any charges for using Scan & Pay (formerly known as Maybank QRPay) for local transactions?

There are no charges for customers for using Scan & Pay (formerly known as Maybank QRPay) services for local transactions.

Are there any charges for using Scan & Pay (formerly known as Maybank QRPay) for overseas transaction?

For Scan & Pay (formerly known as Maybank QRPay) transactions performed overseas, the amount will be converted from foreign currency to Ringgit Malaysia (MYR) based on prevailing exchange rate as determined by Maybank's partner plus a margin. Maybank's partner here refers to the payment platform that facilitates Scan & Pay (formerly known as Maybank QRPay) transactions made between customer and overseas merchants.

I can't perform any transaction through Scan & Pay (formerly known as Maybank QRPay). What should I do?

If you're facing issues with Scan & Pay (formerly known as Maybank QRPay), please try any of these methods:

- Restart device - Many common issues can be fixed by turning off and restarting device
- Check data connection - A strong internet connection (Wi-Fi or mobile data) is required to use the app. Re-launch the app when the internet connection is good
- Check device's available storage - If the storage space is low, please uninstall other apps or delete items like pictures or videos to free up space. The problem could also be attributed to multiple suspended apps running in the background. Please close unused apps to free up memory and resources
- Clear cache and data - Clear cache and data on the App Store or Google Play Store application and try to download the app again
- Update to the latest version of the Maybank app or uninstall and re-install the app

What if the price displayed on my screen is different from what the merchant had agreed on?

Please confirm with the merchant if the information shown is not reflected accurately. Should there be any discrepancies, request the merchant to regenerate a new code and scan again.

What are the security features in place?

- Your default daily transaction limit is RM1,000. However, you can set your preferred daily transaction limit from RM0 to RM1,000, based on a RM50 increment (interval)
- Password or biometric is required to proceed with QR payment of more than RM250 per transaction

How do I safeguard my Scan & Pay (formerly known as Maybank QRPay) from being abused?

You can prevent others from using your Scan & Pay (formerly known as Maybank QRPay) by following these simple guidelines:

- Ensure your device is protected with biometric, PIN or pattern
- Do not leave your device unattended
- Set your Scan & Pay (formerly known as Maybank QRPay) limit based on your comfort level

Regularly check your account activity for any discrepancies or unauthorised transaction

What are the safety measures to be taken before proceeding with the Scan & Pay (formerly known as Maybank QRPay) transaction?

You are required to ensure the following:

- Check the amount to be paid
- Check the merchant's details (business name) before proceeding with the Scan & Pay (formerly known as Maybank QRPay) transaction

What happens if I lose my mobile phone?

Please contact our Customer Service at 1300 88 6688 or +603 7844 3696 (overseas) to have your Maybank2u MY app temporarily suspended.

Do I need to key in my password every time I launch and use Scan & Pay (formerly known as Maybank QRPay)?

No. However, below are instances where password is required:

- First-time set up of Scan & Pay (formerly known as Maybank QRPay)
- Change of Scan & Pay (formerly known as Maybank QRPay) settings including payment limit and default account
- QR payment of more than RM250 per transaction (password or biometric required)

What are the types of QR codes available for scanning?

There are two types of QR codes:

- Dynamic QR code: It has the merchant's account details and transaction amount embedded to it. You can just scan it without entering the purchase amount.
- Static QR code: It has the merchant's account details. You must enter the amount after scanning the code.

Where can I use Scan & Pay (formerly known as Maybank QRPay)?

You can use Scan & Pay (formerly known as Maybank QRPay) at all participating local merchants and overseas merchants with the "Maybank Malaysia" or "DuitNow QR" logo acceptance. You can view the list of outlets that accept Scan & Pay (formerly known as Maybank QRPay) on the Maybank2u website, under Digital Products & Services > Scan & Pay (formerly known as Maybank QRPay) Merchants.

Where can I find out the latest promotions for Scan & Pay (formerly known as Maybank QRPay)?

You can view the list of promotions on the Maybank2u MY app by selecting the 'Scan & Pay (formerly known as Maybank QRPay)' icon from the main menu and select QR Promo. The promotions will be listed based on your filter.

How do I save and apply the promo code?

Promo code is only applicable on merchants acquired by Maybank which can be identified either from the Maybank branded QR code standee or under the partner logo of the DuitNow QR code standee. To save a Promo Code, go to the QR Promo tab and select 'Save' to store the code in your Maybank2u MY app. To apply it, enter the code manually during payment.

How long will it take to process Scan & Pay (formerly known as Maybank QRPay) transactions?

QR payments / transfers will be processed immediately.

How do I know my payment status?

After you have made the payment, the status will be displayed on the screen and you will also receive a notification via push notification. Alternatively, you may view the transactions in your account history.

How do I know if the payment was successfully made and debited from my account?

Once you have scanned a QR code and made a payment, you will receive a push notification on the successful status of payment. You will also see an acknowledgement page regarding the successful status of payment. Alternatively, you may check the transaction history for successful payments made or click on “Inbox” to check payment status.

Why is my payment being rejected?

Your payment may be declined due to these reasons:

- Insufficient balance in your account
- Poor internet connectivity
- Merchant’s Scan & Pay (formerly known as Maybank QRPay) service has been deactivated

Why have I been prompted with a Challenge Question when making payment?

This is part of the app security feature where a Challenge Question is imposed to validate your transaction.

I have received a successful notification for my payment, but the merchant claimed to not receive it. What should I do?

Please show the successful notification to the merchant for payment confirmation. Merchant also could check his/her own transaction history to find out if the payment has been made.

Can another person(s) leverage on my app to use Scan & Pay (formerly known as Maybank QRPay)?

No, you should not allow anyone to use your app and Scan & Pay (formerly known as Maybank QRPay). The app is solely for your own usage. Best practices should be upheld at all time to safeguard your Scan & Pay (formerly known as Maybank QRPay) from being abused by another person.

Can I access Scan & Pay (formerly known as Maybank QRPay) when I’m traveling overseas?

Yes, you can use Scan & Pay (formerly known as Maybank QRPay) at participating overseas merchant with “Maybank Malaysia” logo acceptance. Just scan the merchant-presented dynamic QR code with your Maybank app to pay.

What happens if the amount transferred for QR Payments was wrong due to either the merchant's/cashier's or customer's mistake?

If you are at the merchant's premise, kindly settle the dispute with the merchant directly. Any settlement of discrepancies shall be between you and the merchant/cashier. Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate and agreed by both parties.

If there is a need for further investigation, kindly report this matter to our Customer Service at 1300 88 6688 for local calls or write into mgcc@maybank.com.my .

What happens if the amount transferred for Person-to-Person fund transfers was wrong due to either the sender or recipient?

Kindly settle the dispute with each other directly. Any settlement of discrepancies shall be between you and the sender/recipient. Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate and agreed by both parties.

If there is a need for further investigation, kindly report this matter to our Customer Service at 1300 88 6688 for local calls or write into mgcc@maybank.com.my .