

## Frequently Asked Questions (FAQ):

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### MAY BANK QRPAYBIZ - FOR SELLERS / MERCHANTS GENERAL - FREQUENTLY ASKED QUESTIONS (FAQ)

## What is Maybank QRPayBiz - For Seller?

Maybank QRPayBiz is a cashless payment solution which includes DuitNow QR service that enables Seller to receive payments nationwide by using a DuitNow QR code, which is also known as Malaysia's National QR code. DuitNow QR is an industry-wide initiative governed by Payments Network Malaysia Sdn Bhd (PayNet). As a Seller, you are required to download the Maybank QRPayBiz Mobile Application to use this service.

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

DuitNow QR is Malaysia's National QR Standard established by BNM under the Interoperable Credit Transfer Framework and governed by PayNet. As a participant, 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. This means you are able to receive funds nationwide from Maybank2ucustomers, other banks and non-banks customers whose mobile app supports DuitNow QR.

# How do I register for DuitNow QR? / Will my current QR code work for DuitNow QR? / What if I have QR codes with DuitNow QR other than Maybank QRPayBiz?

If you are already registered with an active account on Maybank QRPayBiz, no additional registration is required and all existing QR codes will work for DuitNow QR. Kindly access your account to print out the latest static QR code with DuitNow QR branding and get ready to receive payments nationwide.

## Steps to print out Static DuitNow QR code:

- i. Open the Maybank QRPayBiz app on your mobile device
- ii. Log into your account as a Manager (if you're not already logged in)
- iii. Navigate to "Settings" on the side menu
- iv. Verify your identity using biometrics or password
- v. Select "Static QR" and print out your DuitNow QR code

## When will I receive payments made via DuitNow QR?

DuitNow QR payments / transfers will be processed immediately.

## May I change or modify the design of the DuitNow QR branded QR code?

Please do not change or modify the DuitNow QR branded QR code as this may risk your continued service of the platform.



#### What are the services available on the Maybank QRPayBiz app for Seller?

- Generate Static and Dynamic QR Codes
- View sales transaction history
- Manage own Profile (select preferred crediting Current or Savings Account number, update business address, business type, business name, business description, upload outlet profile picture and email address)
- Manage Outlets (add and edit outlets' details)
- Create Cashier access Username & PIN (Cashier access is limited to cashier generating QR codes and viewing of cashier's own transaction details)
- Manage Promotions

#### Who can apply for Maybank QRPayBiz?

You must be at least 18 years old and operate a legal business to use Maybank QRPayBiz. Sellers need not be a Maybank account holder to register for this service. Nevertheless, it is highly advisable for you to open a Maybank account for better experience and smoother process when using this service.

#### How do I apply for Maybank QRPayBiz?

Once you have downloaded the app, launch it and you will be guided through the application process.

#### What will happen to my passbook when I select Savings Account as my default crediting account?

Once you have selected a savings account as default, your account with passbook will be automatically converted to passbook-less and all transactions can only be viewed online.

#### Are there any charges for using Maybank QRPayBiz?

No, currently there will not be a fee charged for the services

#### What is the minimum mobile device requirement to use Maybank QRPayBiz?

- These are the requirement to use Maybank QRPayBiz
- The mobile device must not be jailbroken or rooted
- An Internet connection
- Smartphones 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 optimum mobile banking experience. Tablets are not recommended as the UX is not optimized.

#### What are the differences between a Seller and a Cashier?

Seller	Cashier
Known as 'Manager' on the App	Known as 'Cashier' on the App
Have full admin control and access to all services	Access to generate QR Code and view own transactions only
Sellers create and control own profile and Cashier's access	Cashier's username and PIN are created and controlled by Seller



#### Can Seller and Cashier access Maybank QRPayBiz when in overseas?

While the app is available for access overseas, Sellers and Cashiers are highly discouraged from conducting business via Maybank QRPayBiz and/or receive QR payments outside of Malaysia.

### What are the best practices to uphold when using Maybank QRPayBiz?

- Please login using your own Username and PIN
- Remember to logout when mobile device is not in use and/or after end of your shift
- Never let anyone access your Maybank QRPayBiz account
- Take all reasonable steps to keep your Username and PIN private and secure at all times
- Should your Static QR Code be tampered, please reprint and replace your QR Code immediately

#### What are the types of QR codes available?

Dynamic QR Code	Static QR Code
Buyer can proceed with QR payment without the	Buyer must enter purchase amount before
need of entering purchase amount. The QR Code	proceeding with QR payment. The QR Code has
has your account details and transaction amount	only your account details embedded into it.
embedded into it.	

#### How do I safeguard my Maybank QRPayBiz from being abused?

- You can prevent others from using it by following these simple guidelines:
- Ensure your device is protected with biometric, PIN or pattern
- Never leave your device unattended
- Never share your QRPayBiz password

#### What happens if the amount transferred was wrong due to either Seller/Cashier's or Buyer's mistake?

If the Buyer is at your premise, kindly settle the dispute with the Buyer directly. Any settlement of discrepancies shall be between you, the Seller/Cashier and the Buyer. 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 <a href="mailto:mgcc@maybank.com.my">mgcc@maybank.com.my</a>.

#### How do I know if the payment were successfully made and credited into my account?

Once Buyer scanned your code, you will receive a push notification on the success of the payment. You will also see an acknowledgement page regarding the success of the payments. Alternatively you may check the transaction history for successful payments made. Otherwise, you may also search for the transaction in your transaction history using the "Ref ID".



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# What should I do if a customer claims to have successfully made payment but I did not receive the acknowledgement page?

Please check that the sold item has reflected in your transaction history or request the buyer to show his/her payment status page to you.

## How do I view my Transaction History?

From the MENU, select TRANSACTIONS. The history page allows for viewing, searching and filtering.

- Sellers: can 'Filter' by Cashier's name, Date and Time.
- Cashiers: can 'Filter' by Date and Time only.

Results and summary shown will be based on filters applied.

## How do I (Seller) manage my Profile?

From the MENU, select SETTINGS > enter PIN or use QUICK TOUCH > tap on PROFILE.

- If the BUSINESS tab is amended > press SAVE > Get and enter OTP to complete the changes.

- If the ACCOUNT tab is amended > press CONFIRM > Get and enter OTP to complete the changes.

Note: Mobile number is editable for non-MBB Sellers.

## How do I (Seller) manage my Outlets?

From the MENU > Select SETTINGS > Enter PIN or use QUICK TOUCH > Tap on OUTLETS

## To Add outlets:

Select ADD > Enter your outlet details > a) tap ADD MORE to add other outlets; OR b) tap DONE to complete.

## To Edit or Remove outlets:

Select EDIT > edit (i) Outlet Name; (ii) Outlet Contact No.; (iii) Outlet Location > a) tap SAVE to update details; OR b) tap DELETE to remove Outlet.

## How do I (Seller) manage Cashier Access?

From the MENU > Select SETTINGS > Enter PIN or use QUICK TOUCH > Tap on CASHIER

## To Add cashier:

Select '+' > enter CASHIER'S NAME > select CREATE PIN > Create and enter 6-DIGIT PIN > Tap SAVE.

## To Edit or Remove outlets:

Select EDIT icon on desired Cashier Name to amend or delete > edit (i) Cashier Username; (ii) Cashier Pin > select SAVE to complete or DELETE to remove CASHIER.



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## How do I (Seller only) manage Scan & Pay (formerly known as Maybank QRPay) Promotions?

From the MENU > Select SETTINGS > Enter PIN or use QUICK TOUCH > Tap on PROMOTION **To Add promotion:** Enter your promotion details and upload visual > select NEXT > select CONFIRM **To Share promotion** Select SHARE > select an app for sharing **To Remove promotion** Select END PROMO > select CONFIRM

## How do I (Seller only) refer my friend to use Maybank QRPayBiz?

From the MENU > select INVITES FRIENDS > select SEND INVITE to natively prompt all apps that allow sharing of invitation message.

## How do I (Seller) view Static QR Code?

From the MENU > select SETTINGS > enter PIN or use QUICK TOUCH > select STATIC QR tap SHARE to natively prompt all apps that allow sharing; OR tap SAVE to save into your album or gallery

## How do I (Seller only) Change PIN?

From the MENU > select SETTINGS > enter PIN or use QUICK TOUCH > select CHANGE PIN > enter EXISTING PIN > create a 6-DIGIT PIN > Re-enter the 6-DIGIT PIN.

## How do I enable or disable Quick Touch?

From the MENU > select SETTINGS > enter PIN or use QUICK TOUCH > you can enable/disable the feature by tapping on the toggle

#### How do I change my preferred language?

From the MENU, select SETTINGS > enter PIN or use QUICK TOUCH > select LANGUAGE > select your preferred language and save.

#### What happens if I forgot my Username?

On the login screen, select HELP > select FORGOT USERNAME > Enter your ID details > Request and enter OTP > Your USERNAME will be displayed

## What happens if I forgot my PIN?

After you have entered your Username, you will be prompted for PIN > select HELP icon on top right > select FORGOTPIN > an OTP will be sent to your registered mobile > select CONFIRM > enter OTP > create new 6-DIGIT PIN > re-enter the 6-DIGIT PIN.



#### How may I switch to a different Cashier account?

You can switch access between Cashiers and manage accounts within the same app. To do so, kindly log out from QRPayBiz then select 'LOGIN' > 'CASHIER' > enter Username and PIN > Cashier 2 is now logged onto QRPayBiz.

#### Why am I not receiving my payments in full when a Buyer uses a Promotion Code from Maybank?

Maybank may offer customers a promo code from time to time. This is known as 'on-us' promotion. Customers can apply this promo code when purchasing your product. Hence, when an on-us promo code is used, you will receive the full payment in two phases. The amount after discount will be credited instantly, while the remaining amount will be credited within 24 hours.



#### MAY BANK QRPAYBIZ - FOR SELLERS / MERCHANTS QRPAY BIZ MERCHANT KIT DEPLOYMENT - FREQUENTLY ASKED QUESTIONS (FAQ)

#### Why am I receiving the latest Maybank QR code from SMC Advertising Sdn Bhd instead of Maybank?

SMC Advertising is Maybank's appointed printer to facilitate the printing and delivery of the new DuitNow QR codes to all QRPay Biz merchants nationwide. The appointed courier is City-Link and the QR code enclosed is genuine.

### How do I know that the QR code is genuine?

If you have any concerns regarding the genuineness of the new DuitNow QR code given, you may test scan & pay RM0.01 using Maybank's mobile app and check your account balance link to your QRPayBiz for verification. It should be reflected under "Transaction History" on QRPayBiz app.

## Why do I need to replace this new DuitNow QR code? What is the difference from the existing yellow Maybank QR code?

You can use the new DuitNow QR code to receive cashless payments from all participating banks and ewallets apps that adopted DuitNow QR standard. Among the banking apps in which you can accept payments from are Maybank MY, MAE by Maybank2u, RHB Mobile Banking, HLB Connect Mobile Banking, PB engage MY, Citibank MY and more coming soon. More info available: duitnow.my/DuitNow-QR/index.html

What do I do when I receive the new DuitNow QR standee and other marketing material? A: Please remove all your existing QRPay POSM at your shop/outlet/restaurant and display the new POSM given with DuitNow QR's branding, you can refer to the leaflet enclosed for further guidance.

#### Who can I accept payments from using the new DuitNow QR code?

All participating banks and e-wallets apps that adopted DuitNow QR standard. Among the banking apps in which you can accept payments from are Maybank MY, MAE by Maybank 2u, RHB Mobile Banking, HLB Connect Mobile Banking, PB engage MY, Citibank MY and more coming soon.



#### I am using the Cashier QR code to accept payment. What should I do?

The DuitNow QR code delivered is a manager QR code. To request for a cashier QR code, please e-mail us at <u>mgcc@maybank.com.my</u> or drop us a private message on our official Facebook page and we'll deliver it to your doorstep as soon as possible. Alternatively, you may access QRPayBiz app to download and print the cashier QR code with the following steps:

- i. Launch Maybank QRPayBiz app on your mobile device
- ii. Login into your account as a Cashier
- iii. Navigate to "Settings" on the side menu
- iv. Verify your identity using biometrics or password
- v. Select "Static QR" and print out your DuitNow QR code

#### What if I need more than one or a replacement for a damaged DuitNow QR code?

You may access QRPay Biz app to download and print the QR code with the following steps:

- i. Launch Maybank QRPayBiz app on your mobile device
- ii. Login into your account as a Manager
- iii. Navigate to "Settings" on the side menu
- iv. Verify your identity using biometrics or password
- v. Select "Static QR" and print out your DuitNow QR code

Alternatively, just reach out to us via e-mail at <u>mgcc@maybank.com.my</u> or drop us a private message on our official Facebook page and we'll deliver it to your doorstep as soon as possible.