

Frequently Asked Questions (FAQ):

For Maybank QRPay merchants accepting local & cross border payments with QRPayBiz App

Section 1: Enquiries for Single Store Merchants

Questions	Response
Who is Maybank QRPay Merchant?	Individual aged 18 years old & above or business entity registered in Malaysia that registers for an account with Maybank QRPayBiz. The registration process is to be completed in the Maybank QRPayBiz App.
What is Maybank QRPayBiz App?	<p>Maybank QRPayBiz is the mobile app that provides the following services:</p> <ul style="list-style-type: none"> • 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
What is DuitNow QR?	<p>DuitNow QR is an interoperable QR standard that allows Malaysians to make payments and receive funds from any participating Bank and eWallet with just one QR code. DuitNow QR is an industry-wide initiative governed by Payments Malaysia Network Sdn Bhd (PayNet). Maybank is one of the participating banks which means that the Maybank QR code is of DuitNow QR standard</p> <p>For more information on all the participating banks & non-banks that are on the DuitNow QR platform, please visit https://www.duitnow.my/QR/index.html</p>
What is Cross-Border DuitNow QR?	<p>Cross-Border DuitNow QR allows users in overseas to use their mobile payment apps to scan DuitNow QR to make payments to Merchants in Malaysia. Currently the following country's users can make payments to Merchants in Malaysia via Maybank QR: Singapore, Indonesia, Thailand, and China, Korea & Cambodia</p> <p>For more information on all the participating banks & non-banks that are on the DuitNow QR Cross Border platform, please visit https://www.duitnow.my/Cross-Border/index.html</p>
What is the difference between a "Manager" and a "Cashier" access?	<p>The two level of access created were to enable merchants to have better control on their day to day operations of their Maybank QR Pay</p> <p>The difference in the capability of the access are listed as below:</p>

Questions	Response							
	<table border="1"> <thead> <tr> <th data-bbox="438 436 981 499">Manager</th> <th data-bbox="981 436 1524 499">Cashier</th> </tr> </thead> <tbody> <tr> <td data-bbox="438 499 981 1077"> Full Access to all the services within Maybank QRPayBiz App included but not limited to: <ul style="list-style-type: none"> • 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 • Download Transaction Report • Forget Username & PIN </td> <td data-bbox="981 499 1524 1077"> Limited Access with only the following services available: <ul style="list-style-type: none"> • Generate QR Code • View Cashier's transaction history • Forget Username & PIN </td> </tr> <tr> <td data-bbox="438 1077 981 1160"> Limited to only 1 "Manager" Access to one registered Maybank QR Pay merchants </td> <td data-bbox="981 1077 1524 1160"> "Manager" may create as many "Cashiers" access as needed </td> </tr> </tbody> </table>	Manager	Cashier	Full Access to all the services within Maybank QRPayBiz App included but not limited to: <ul style="list-style-type: none"> • 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 • Download Transaction Report • Forget Username & PIN 	Limited Access with only the following services available: <ul style="list-style-type: none"> • Generate QR Code • View Cashier's transaction history • Forget Username & PIN 	Limited to only 1 "Manager" Access to one registered Maybank QR Pay merchants	"Manager" may create as many "Cashiers" access as needed	
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Limited to only 1 "Manager" Access to one registered Maybank QR Pay merchants	"Manager" may create as many "Cashiers" access as needed							
<p>What is the difference between Dynamic QR Code and Static QR Code</p>	<p>Maybank QR can be generated in two forms which is the Dynamic QR Code or the Static QR Code. The differences between the two are highlighted as below:</p> <table border="1"> <thead> <tr> <th data-bbox="438 1422 981 1485">Dynamic QR Code</th> <th data-bbox="981 1422 1524 1485">Static QR Code</th> </tr> </thead> <tbody> <tr> <td data-bbox="438 1485 981 1597"> Buyer can proceed with QR payment without the need of entering purchase amount. The QR Code has your account details and transaction amount embedded into it. </td> <td data-bbox="981 1485 1524 1597"> Buyer must enter purchase amount before proceeding with QR payment. The QR Code has only your account details embedded into it. </td> </tr> <tr> <td data-bbox="438 1597 981 1729"> Dynamic QR Code can also be enabled with a "Transaction Reference" for additional information tagging to the transaction made </td> <td data-bbox="981 1597 1524 1729"> Static QR code are not enabled with a "Transaction Reference" feature </td> </tr> </tbody> </table>		Dynamic QR Code	Static QR Code	Buyer can proceed with QR payment without the need of entering purchase amount. The QR Code has your account details and transaction amount embedded into it.	Buyer must enter purchase amount before proceeding with QR payment. The QR Code has only your account details embedded into it.	Dynamic QR Code can also be enabled with a "Transaction Reference" for additional information tagging to the transaction made	Static QR code are not enabled with a "Transaction Reference" feature
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<p>What is an "Outlet"</p>	<p>"Outlet" refers to any business physical location extensions that your business may currently have. You may use this feature to create multiple "Outlets" to ease the management of your assess of each of your business locations</p>							
<p>What is difference between "Single Store" & "Multi Store"?</p>	<p>The difference comes in the form of the capability and complexity of each of the access.</p> <ol style="list-style-type: none"> 1. Key feature of "Single Store" <ol style="list-style-type: none"> a. Suitable for merchants with just 1 physical store location 							

Questions	Response
	<p>b. Only 1 “Manager” login access and you may create as many “Cashier” access as you wish</p> <p>c. All QR Pay transactions will be settled to one bank account tied as the receiving account</p> <p>2. Key feature of “Multi Store”</p> <p>a. Suitable for merchants with more than 1 physical store location</p> <p>b. Only 1 “Owner” login access and you may create as many “Manager” and “Cashier” login access as you wish</p> <p>c. The proceeds of the QR Pay transactions can be settled in two modes:</p> <p>i. “Consolidated” - all settlement will be credited in one single bank account for all of the outlets</p> <p>ii. “Unconsolidated” - settlement of each of the outlets can be credited to a different bank account respectively</p> <p>d. Transactions will also be differentiated based on the Outlets that the QR Pay transaction is being made on</p> <p>For more information, you may refer <here> for more benefits of registering a “Multi Store” access</p>
<p>Settlement time frame or when will I receive payments made via DuitNow QR</p>	<p>DuitNow QR payments will be processed and settled to your designated Receiving Account registered in real-time.</p> <p>If you wish to seek for additional information on the crediting status of your transactions, please do not hesitate to reach out to our Customer Service at 1300 88 6688 for local calls or write into mgcc@maybank.com.my</p>
<p>Fees or Merchant Discount Rate (MDR) chargeable to me while using Maybank QR Pay</p>	<p>Currently the fees are waived until further notice. Any new fees and/or charges will be announced to all merchants via the Maybank QRPayBiz app. However, Maybank is still allowed currently to charge to the services made available in Maybank QRPayBiz on a case to case basis.</p>
<p>“Download Report” feature</p>	<p>It is a feature where we allow our merchants to download the transaction report of the transactions done up to 3 months back in a CSV format</p>
<p>Minimum mobile device requirement to use Maybank QRPayBiz App?</p>	<p>These are the requirement to use Maybank QRPayBiz</p> <ul style="list-style-type: none"> • 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 <p>Note: We recommend that you regularly update your device operating system and App for optimum mobile banking experience. Tablets are not recommended as the user experience is not optimized.</p>

Questions	Response
Best practices to uphold when using Maybank QRPayBiz app	<ul style="list-style-type: none">• 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 all the times• Should your Static QR code be tampered, please reprint and replace your QR Code immediately• Please avoid using mobile devices which are jailbroken or rooted• Ensure that your mobile device is protected with biometric, PIN or pattern• Never leave your mobile device unattended• Never share you QRPayBiz app credentials• Never share your OTP to anyone

Section 1.2: Common Operational Queries (How Do I....)

Questions	Response
Register as a Maybank QR Pay merchant?	<p>Register as a Maybank QR merchant with 4 simple steps:</p> <ol style="list-style-type: none"> 1. Download the Maybank QRPayBiz App on Google Play Store or Apple Store 2. Install and launch the app 3. Click on “Register” and then choose if you are a “Single Store” or a “Multi Store” business type 4. The app will guide you to key in all the necessary information and your registration will be completed immediately <p>The queries related to “Multi Store” will be addressed in Section 2.0 of this FAQ</p>
Login to Maybank QRPayBiz App?	<p>Depending on the type of access that you are trying to login to:</p> <p>For “Manager” Access</p> <ol style="list-style-type: none"> 1. Kindly Click on “Login” then click on “Manager” 2. Key in your “Username” and “PIN” to login <p>For “Cashier” Access</p> <ol style="list-style-type: none"> 1. Kindly click on “Login” then click on “Cashier” 2. Key in your “Username” and “PIN” to login
Retrieve my Username if I have forgotten about it?	<p>Retrieve your username with the following steps:</p> <ol style="list-style-type: none"> 1. Click on “Login” then choose either “Manager” or “Cashier” access 2. Click on the “Help” icon on the top right corner 3. Click on “Forgot Username” 4. Select your ID Type and key in your ID Number 5. Key in the OTP sent to your registered mobile phone number 6. Your username will be displayed on the app
Retrieve my PIN if I have forgotten about it?	<p>Retrieve your username with the following steps:</p> <ol style="list-style-type: none"> 1. Click on “Login” then choose either “Manager” or “Cashier” access 2. Enter your username 3. Click on the “Help” icon on the top right corner 4. Click on “Forgot PIN” 5. Key in the OTP sent to your registered mobile phone number 6. You will be asked to create your new 6-Digit PIN <p>After creating the new 6-digit PIN, you will be asked to reattempt the login. Please login with your latest 6-digit PIN created just now</p>

Questions	Response
Update my business information on the app?	<p>You may edit your business information after you have login to your “Manager” access and follow the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on “Settings” 3. Click on “Profile” 4. All the information under the “Business” Tab is editable 5. You may click on any of the field to make the necessary edits 6. After you are done, kindly scroll all the way down and click on “SAVE”
Update my Receiving Account Details?	<p>You may edit your receiving account information after you have login to your “Manager” access and follow the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on “Settings” 3. Click on “Profile” 4. Click on the “Account” Tab on top 5. Click on “Edit” 6. Key in the OTP that is being sent to your registered mobile phone number 7. Make the necessary changes to your receiving account <p>Note: If you are an existing Maybank Savings or Current Account (CASA) holder, you will not be able to change it to a non-Maybank CASA</p>
Get the Maybank QR Pay Standee, QR code and any other marketing material?	<p>We will courier all the necessary standees and/or marketing materials and QR Code to your registered business address via City-Link.</p> <p>Alternatively, you may also print your own Static QR through the following steps:</p> <ol style="list-style-type: none"> 1. Click on the side menu icon on the top left corner 2. Click on “Settings” 3. Click on “Static QR” and your QR code will be displayed 4. You may click on “SAVE” to download your QR code as an image file for you to print it out
View my transaction histories?	<p>As a “Manager” to view all of your transaction histories, kindly:</p> <ol style="list-style-type: none"> 1. Click on the side menu icon on the top left corner 2. Click on “Transactions” 3. All of your QRPay transactions will be displayed 4. You may search for specific transactions by keying in the “Ref ID” 5. You may also further specify your search by clicking on the “Filter” icon on the top right corner
Download my transaction reports?	<p>For a PDF format of your transaction histories:</p> <ol style="list-style-type: none"> 1. Click on the side menu icon on the top left corner

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	<ol style="list-style-type: none"> 2. Click on “Transactions” 3. All of your QRPay transactions will be displayed 4. Click on the “Share” icon on the top right corner <p>For a CSV format of your transaction histories:</p> <ol style="list-style-type: none"> 1. Click on the side menu icon on the top left corner 2. Click on “Settings” 3. Click on “Download Report” tile 4. Specify your Date Range 5. Click on “Download Now” <p>Note: You may only download up to 3 months long of transactions. Additionally we will also send you a transaction report automatically on a weekly basis via your registered email address.</p>
<p>Enable or disable the “Quick Touch” feature on the app?</p>	<p>You may enable or disable the “Quick Touch” through the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on “Settings” 3. Toggle on (to enable) or off (to disable) on the “Quick Touch” tile
<p>Change my operating language on the app?</p>	<p>You may choose any of the three language available on the app through the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on “Settings” 3. Click on the “Language” tile and select your preferred language
<p>Generate my Static QR code</p>	<p>You may generate your Static QR code through the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on “Settings” 3. Click on ‘Static QR’ tile and your Static QR code will be displayed 4. You may also “SAVE” it as an image file or “SHARE” to your customers via an image file
<p>Generate my Dynamic QR code</p>	<p>You may generate your Dynamic QR code through the following steps:</p> <ol style="list-style-type: none"> 1. On the home page, you will see a calculator 2. Key-in the amount you wish to charge 3. Your one-time Dynamic QR is generated <p>Note : The Dynamic QR code only last for 60 seconds, in order to regenerate the QR code, you may just click on the “Refresh” icon highlighted in middle and the timer will be restarted at 60 seconds again</p>

Questions	Response
<p>Create a “Cashier” login access</p>	<p>You may create additional “Cashier” login access for your staffs in your physical premise through the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on the “Cashier” tile 3. Click on the “+” icon on the top right corner 4. Create the Cashier Username and 6-Digit PIN 5. You are done! <p>Note: Please share the respective username and 6-Digit PIN to your trusted staffs in order for them to access the QR Pay Biz app via the “Cashier” login access</p>
<p>Edit Username or 6-Digit PIN of my “Cashier”</p>	<p>You may edit details of the “Cashier” login access for your staffs in your physical premise through the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on the “Cashier” tile 3. Click on one of the “Cashier” that you have previously created 4. You may then make the necessary changes to the username and PIN 5. You may click on “SAVE” to finalize the changes <p>Note: You may also “DELETE” the “Cashier” if you wish to. The “Cashier” login access will thus then be deleted.</p>
<p>Do I find out my “Merchant ID”</p>	<p>Your “Merchant ID” is the main identifier of you in our environment. Hence if there is a need to look for your “Merchant ID”, you may click on “Invite Friends” and refer to the “Referral Code”.</p> <p>That will be your “Merchant ID”</p>
<p>Do I know if the payment were successfully made and credited into my account?</p>	<p>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”.</p> <p>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 .</p>
<p>Do I accept Cross-Border DuitNow QR payments?</p>	<p>Yes, you may receive payments from overseas customers who scan your Static or Dynamic Maybank QR code. The payment will be processed immediately as per the current experience of you accepting a local DuitNow QR transactions</p> <p>The payment will be credited to you receiving account in Ringgit Malaysia</p> <p>No additional registration or opt-in process is required, however the bank reserves the right to immediately discontinue your services if the transactions performed were</p>

Questions	Response
	found to be suspicious of misconduct. For more information on this, you may refer to the Terms & Conditions of QRPayBiz App for Seller
Know if the oversea customers can utilize Cross-Border DuitNow QR payments?	<p>Oversea users who are a customer of the participant's banks and non-banks with the following real-time payment systems:</p> <ol style="list-style-type: none"> 1. Singapore (Click here for list of banks) 2. Thailand (Click here for list of banks) 3. Indonesia (Click here for list of banks) 4. China (Alipay+, Weixin Pay & UnionPay International) 5. Korea (Paybooc App) 6. Cambodia (Bakong App, Maybank M2U KH App) <p>for more info please click <https://www.duitnow.my/Cross-Border/index.html> to view the list of participating banks and non-banks</p>
Manage Maybank QR Pay Promotions?	<p>You may create a promotion for your customers that wish to pay via Maybank QR Pay through the following steps:</p> <ol style="list-style-type: none"> 1. To Add Promotion <ol style="list-style-type: none"> a. Click on the side menu icon on the top left corner b. Click on "Settings" and then the "Promotions" tile c. Key in all the necessary details as guided by the screens & steps d. After completing and clicking "NEXT", your promotion details and request will be updated in our system e. Please allow us a few working days to approve on your promotion 2. To Remove Promotion <ol style="list-style-type: none"> a. Click on the side menu icon on the top left corner b. Click on "Settings" and then the "Promotions" tile
Refer my friend to use Maybank QRPayBiz App?	<p>You may refer your friends to use Maybank QRPayBiz app in a few simple steps as follow:</p> <ol style="list-style-type: none"> 1. Click on the side menu icon on the top left corner 2. Click on "Invite Friends" and then "SHARE" 3. A message with a description on how to download the Maybank QRPayBiz app will be sent to your friend via the channels selected
Do the "Cashier" change their own PIN	<p>The "Cashier" may change their PIN by going through the following steps:</p> <ol style="list-style-type: none"> 1. Login using their "Cashier" access 2. Click on the side menu icon on the top left corner 3. Click on "Settings" and then "Change PIN" 4. Enter the existing PIN 5. Create your new 6-Digit PIN 6. Re-enter your new 6-Digit PIN 7. Complete!

Questions	Response
Do I know if that the QR code received is genuine?	If you have any concerns regarding the validity 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.

Section 1.3: Exceptional Handlings (What If....)

Questions	Response
Buyer paid the wrong amount?	<p>It is advised that you remediate the situation immediately by:</p> <ol style="list-style-type: none"> 1. Asking the buyer to pay the outstanding amount by making another transaction (if the buyer has under paid you) 2. Refunding to the buyer on the spot by crediting back either via fund transfers or cash payment (if the buyer has over paid you) <p>However, in cases where a refund is required that you are no longer able to get in touch of the buyer. You may call in to our Customer Service at 1300 88 6688 for local calls or write into mgcc@maybank.com.my to seek for a refund from your account back to the buyer's account</p>
Buyer claims that the payment have successfully been made but I did not receive the acknowledge page?	<p>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 and note down the transaction reference number.</p> <p>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 .</p> <p>Note : The transaction reference number is a key information for us to quicken the process of investigating and identifying the statuses of the payments being made.</p>
I change or modify the design of the DuitNow branded QR code?	You are advised not to change or modify the DuitNow branded QR code as this may risk your continued service of the platform
I registered with my Passbook Savings Account?	Once you have selected a savings account as your receiving account, your savings account with passbook will automatically be converted to passbook-less and all your transactions can only then be viewed online
I access Maybank QRPayBiz App when I am overseas?	While the app is available for access overseas, Merchants and Cashiers are highly discouraged from conducting business via Maybank QRPayBiz and/or receive QR payments outside of Malaysia
I am 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.
I am still using the old Maybank QR Code that is	You may login to your Maybank QRPayBiz app and click on "Settings" → "Static QR" → "Save", the DuitNow QR is now being saved as an image file from your Maybank QRPayBiz app.

Questions	Response
not on DuitNow QR code standard?	You may then utilize the image file to print out the DuitNow QR and slit it into your current Maybank QR Pay standee
I plan to stay with non-DuitNow QR?	<p>Yes, you may do so, however you will be missing out on some of the key features of a DuitNow QR has to offer which are:</p> <ol style="list-style-type: none">1. Accept payments from all participant banks and non-banks in the DuitNow QR environment (i.e Touch'nGo, Grab Pay, Shopee Pay, Boost, CIMB QR etc.)2. Accept Cross Border payments from Singapore, Thailand, Indonesia, China, Korea & Cambodia international travellers <p>Hence, we are strongly encouraging all of our merchants to adopt the DuitNow QR standard. For more information on all the participating banks & non-banks, https://www.duitnow.my/QR/index.html</p>
I do not receive any of the Maybank's standee or marketing materials?	You may reach out to us via e-mail at mgcc@maybank.com.my or drop us a private message on our official Facebook page and we'll deliver it to your doorstep as soon as possible

Section 2 : Enquiries for Multi Store Merchants

This section serves as an additional information where we spell out information related to “Multi-Store” access on top of the information made available on Section 1 focusing on “Single-Store” access

Section 2.1: Key Definitions (What is....)

Questions	Response
What is difference between “Single Store” & “Multi Store”?	<p>The difference comes in the form of the capability and complexity of each of the access.</p> <ol style="list-style-type: none"> 1. Key feature of “Single Store” <ol style="list-style-type: none"> a. Suitable for merchants with just 1 physical store location b. Only 1 “Manager” login access and you may create as many “Cashier” access as you wish c. All QR Pay transactions will be settled to one bank account tied as the receiving account 2. Key feature of “Multi Store” <ol style="list-style-type: none"> a. Suitable for merchants with more than 1 physical store location b. Only 1 “Owner” login access and you may create as many “Manager” and “Cashier” login access as you wish c. The proceeds of the QR Pay transactions can be settled in two modes: <ol style="list-style-type: none"> i. Consolidated Settlement ii. Unconsolidated Settlement d. Transactions will also be differentiated based on the Outlets that the QR Pay transaction is being made on <p>For more information, you may refer <here> for more benefits of registering a “Multi Store” access</p>
“Corporate ID” or “Owner”	<p>Indicates the business owner of the merchant and this access allows the business owner to create multiple “Outlets” and “Cashiers” within the access.</p> <p>As the business owner, the merchant will have an overview on all the transactions of all the outlets attached to the merchant.</p> <p>However for every registered merchants, there can only be 1 “Corporate ID” or “Owner” login access</p>
“Merchant ID” or “Manager”	<p>Indicates the outlet manager of the merchant’s outlet and this access allows the outlet manager to create multiple “Cashier” within the access.</p> <p>As the outlet manager, he or she will also have an overview on all the transactions within that outlet (Merchant ID)</p>

Questions	Response
"Cashier"	Indicates the staff members who are working within the merchant's outlet and this access is only limited to being able to view his or her own transactions
Consolidated Settlement	Indicates a mode of settlement where all of the QR Pay transactions will be credited to the 1 bank account attached with the Corporate ID Hence there will not be any separated settlement for each of the outlet
Unconsolidated Settlement	Indicates a mode of settlement where all of the QR Pay transactions can be credited to a different bank account attached to each of the Outlet Hence this will provide flexibility to businesses where the settlement needs to be separated based on the outlets
Active Outlet	Is a feature developed on "Owner" /Corporate ID's access in order to allow the business owner to view or edit details of each of the outlet. By selecting an "Active Outlet" through "Currently Viewing" field in the side menu, you as the business owner may: <ol style="list-style-type: none"> 1. Generate Dynamic or Static QR code of that particular Outlet 2. View the transaction history of the particular outlet 3. Register the Outlet on "Sama-Sama Lokal" platform 4. Upload the products to be listed on "Sama-Sama Lokal" platform
"Download Report" feature	It is a feature where we allow our merchants to download the transaction report of the transactions done up to 3 months back in a CSV format For Corporate ID access, you may download the report and it will incorporate transactions being done by all of the outlet under your access For Merchant ID (Manager) access, you may download the report and it will incorporate transactions that are being done by that particular outlet
Purpose of this Multi Outlet feature	This additional feature is created in order to provide better flexibility and usability of the QRPayBiz app to our merchants who have multiple physical location of their businesses

Section 1.2: Common Operational Queries (How Do I....)

Questions	Response
<p>Register as a Maybank QR Pay merchant?</p>	<p>Register as a Maybank QR merchant with 4 simple steps:</p> <ol style="list-style-type: none"> 1. Download the Maybank QRPayBiz App on Google Play Store or Apple Store 2. Install and launch the app 3. Click on “Register” and click on “Multi Store” business type 4. The app will guide you to key in all the necessary information and your registration will be completed immediately <p>The queries related to “Multi Store” will be addressed in Section 2.0 of this FAQ</p>
<p>Login to Maybank QRPayBiz App?</p>	<p>Depending on the type of access that you are trying to login to:</p> <p>For “Owner” Access - Corporate ID</p> <ol style="list-style-type: none"> 1. Kindly Click on “Login” then click on “Manager/Owner” 2. Key in your “Username” and “PIN” to login <p>For “Manager” Access - Merchant ID</p> <ol style="list-style-type: none"> 1. Kindly Click on “Login” then click on “Manager/Owner” 2. Key in your “Username” and “PIN” to login <p>For “Cashier” Access - Cashier ID</p> <ol style="list-style-type: none"> 1. Kindly click on “Login” then click on “Cashier” 2. Key in your “Username” and “PIN” to login
<p>Retrieve my Username if I have forgotten about it?</p>	<p>Retrieve your username with the following steps:</p> <ol style="list-style-type: none"> 1. Click on “Login” then choose either “Manager/Owner” or “Cashier” access 2. Click on the “Help” icon on the top right corner 3. Click on “Forgot Username” 4. Select your ID Type and key in your ID Number 5. Key in the OTP sent to your registered mobile phone number 6. Your username will be displayed on the app <p>Please note that the OTP that is being sent will be sent directly to the registered mobile phone number under the Corporate ID access.</p> <p>As a Corporate ID user, you may manually view the username of each of the “Manager” and “Cashier” access via Maybank QRPayBiz app under the “Outlet” tile</p>
<p>Retrieve my PIN if I have forgotten about it?</p>	<p>Retrieve your username with the following steps:</p> <ol style="list-style-type: none"> 1. Click on “Login” then choose either “Manager” or “Cashier” access 2. Enter your username

Questions	Response
	<ol style="list-style-type: none"> 3. Click on the “Help” icon on the top right corner 4. Click on “Forgot PIN” 5. Key in the OTP sent to your registered mobile phone number 6. You will be asked to create your new 6-Digit PIN <p>After creating the new 6-digit PIN, you will be asked to reattempt the login. Please login with your latest 6-digit PIN created just now</p> <p>Please note that the OTP that is being sent will be sent directly to the registered mobile phone number under the Corporate ID access.</p> <p>As a Corporate ID user, you may manually view & edit the 6-Digit PIN of each of the “Manager” and “Cashier” access via Maybank QRPayBiz app under the “Outlet” tile</p>
Update my business information on the app?	<p>You may edit your business information after you have login to your “Owner” access and follow the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on “Settings” 3. Click on “Profile” 4. All the information under the “Business” Tab is editable 5. You may click on any of the field to make the necessary edits 6. After you are done, kindly scroll all the way down and click on “SAVE”
Update my Receiving Account Details?	<p>You may edit your receiving account information after you have login to your “Owner” access and follow the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on “Settings” 3. Click on “Profile” 4. Click on the “Account” Tab on top 5. Click on “Edit” 6. Key in the OTP that is being sent to your registered mobile phone number 7. Make the necessary changes to your receiving account <p><i>Note: If you are an existing Maybank Savings or Current Account (CASA) holder, you will not be able to change it to a non-Maybank CASA</i></p>
Get the Maybank QR Pay Standee, QR code and any other marketing material?	<p>We will courier all the necessary standees and/or marketing materials and QR Code to your registered business address via City-Link.</p> <p>Alternatively, you may also print your own Static QR through the following steps:</p> <ol style="list-style-type: none"> 1. Click on the side menu icon on the top left corner 2. From Currently Viewing, you may choose any Outlet that you would like to print out the Maybank QR code 3. Click on “Settings”

Questions	Response
	<ol style="list-style-type: none"> 4. Click on “Static QR” and that particular outlet’s QR code will be displayed 5. You may click on “SAVE” to download your QR code as an image file for you to print it out 6. You may also click on “SHARE” to send the image file via messaging app / email to respective personnel
View my transaction histories?	<p>As a “Owner” or “Manager” to view all of your transaction histories, kindly:</p> <ol style="list-style-type: none"> 1. Click on the side menu icon on the top left corner 2. Click on “Transactions” 3. All of your QRPay transactions will be displayed 4. You may search for specific transactions by keying in the “Ref ID” 5. You may also further specify your search by clicking on the “Filter” icon on the top right corner <p>For “Owner” / Corporate ID, you may view the transaction for all of the outlets</p> <p>For “Manager”/ Merchant ID, you may view the transaction only from your outlet</p>
Download my transaction reports?	<p>For a PDF format of your transaction histories:</p> <ol style="list-style-type: none"> 1. Click on the side menu icon on the top left corner 2. Click on “Transactions” 3. All of your QRPay transactions will be displayed 4. Click on the “Share” icon on the top right corner <p>For a CSV format of your transaction histories:</p> <ol style="list-style-type: none"> 1. Click on the side menu icon on the top left corner 2. Click on “Settings” 3. Click on “Download Report” tile 4. Specify your Date Range 5. Click on “Download Now” <p>Note: You may only download up to 3 months long of transactions. Additionally, we will also send you a transaction report automatically on a weekly basis on every Sunday via your registered email address.</p> <p>For “Owner” / Corporate ID, you may view the transaction for all of the outlets</p> <p>For “Manager”/ Merchant ID, you may view the transaction only from your outlet</p>
Enable or disable the “Quick Touch” feature on the app?	<p>You may enable or disable the “Quick Touch” through the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on “Settings” 3. Toggle on (to enable) or off (to disable) on the “Quick Touch” tile.

Questions	Response
Change my operating language on the app?	<p>You may choose any of the three language available on the app through the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on “Settings” 3. Click on the “Language” tile and select your preferred language
Generate my Static QR code	<p>You may generate your Static QR code through the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on “Settings” 3. Click on ‘Static QR’ tile and your Static QR code will be displayed 4. You may also “SAVE” it as an image file or “SHARE” to your customers via an image file <p>For “Owner” / Corporate ID users, you may select the desired Outlet to print out the Static QR by clicking on “Currently Viewing” on the side menu</p>
Generate my Dynamic QR code	<p>You may generate your Dynamic QR code through the following steps:</p> <ol style="list-style-type: none"> 1. On the home page, you will see a calculator 2. Key-in the amount you wish to charge 3. Your one-time Dynamic QR is generated <p>Note: The Dynamic QR code only last for 60 seconds, in order to regenerate the QR code, you may just click on the “Refresh” icon highlighted in middle and the timer will be restarted at 60 seconds again</p> <p>For “Owner” / Corporate ID users, you may select the desired Outlet to generate the Static QR by clicking on “Currently Viewing” on the side menu. If your current setting is on “All Outlet”, you will not be able to generate a Dynamic QR.</p>
Create a “Cashier” login access	<p>You may create additional “Cashier” login access for your staffs in your physical premise through the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner 2. Click on the “Cashier” tile 3. Click on the “+” icon on the top right corner 4. Create the Cashier Username and 6-Digit PIN 5. You are done! <p>Note: Please share the respective username and 6-Digit PIN to your trusted staffs in order for them to access the QR Pay Biz app via the “Cashier” login access</p>
Edit Username or 6-Digit PIN of my “Cashier”	<p>You may edit details of the “Cashier” login access for your staffs in your physical premise through the following steps:</p> <ol style="list-style-type: none"> 1. Click on side menu icon on the top left corner

Questions	Response
	<ol style="list-style-type: none"> 2. Click on the “Cashier” tile 3. Click on one of the “Cashier” that you have previously created 4. You may then make the necessary changes to the username and PIN 5. You may click on “SAVE” to finalize the changes <p>Note: You may also “DELETE” the “Cashier” if you wish to. The “Cashier” login access will thus then be deleted.</p>
<p>Do I find out my “Corporate ID”</p>	<p>Your “Corporate ID” is the main identifier of you in our environment. Hence if there is a need to look for your “Corporate ID”, you may click on “Invite Friends” and refer to the “Referral Code”.</p> <p>That will be your “Corporate ID”</p>
<p>Do I find out my outlet’s “Merchant ID”</p>	<p>If you are accessing via the “Owner” / “Corporate ID”, you may go through the following steps:</p> <ol style="list-style-type: none"> 1. Click on Settings 2. Click on Outlets 3. Merchant ID of each of the Outlet is being displayed at the bottom of each Outlet’s Name <p>The Merchant ID do starts with “MBBQR” followed by 7 digits</p> <p>If you are accessing via the “Manager” / “Merchant ID”, you may go through the following steps:</p> <ol style="list-style-type: none"> 1. Click on the side menu 2. The “Merchant ID” is below your Outlet Name on the top right corner

Section 2.3: Multi-Store (What If....)

Questions	Response
Buyer paid the wrong amount?	<p>It is advised that you remediate the situation immediately by:</p> <ol style="list-style-type: none"> 3. Asking the buyer to pay the outstanding amount by making another transaction (if the buyer has under paid you) 4. Refunding to the buyer on the spot by crediting back either via fund transfers or cash payment (if the buyer has over paid you) <p>However, in cases where a refund is required that you are no longer able to get in touch of the buyer. You may call in to our Customer Service at 1300 88 6688 for local calls or write into mgcc@maybank.com.my to seek for a refund from your account back to the buyer's account</p>
Buyer claims that the payment have successfully been made but I did not receive the acknowledge page?	<p>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 and note down the transaction reference number.</p> <p>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 .</p> <p>Note : The transaction reference number is a key information for us to quicken the process of investigating and identifying the statuses of the payments being made.</p>
I change or modify the design of the DuitNow branded QR code?	You are advised not to change or modify the DuitNow branded QR code as this may risk your continued service of the platform
I registered with my Passbook Savings Account?	Once you have selected a savings account as your receiving account, your savings account with passbook will automatically be converted to passbook-less and all your transactions can only then be viewed online
I access Maybank QRPayBiz App when I am overseas?	While the app is available for access overseas, Merchants and Cashiers are highly discouraged from conducting business via Maybank QRPayBiz and/or receive QR payments outside of Malaysia
I am 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.
I am still using the old Maybank QR Code that is	If you are using your “Owner” / “Corporate ID” access, you may login to your Maybank QRPayBiz app and select the outlet that you wish on the “Currently Viewing” tab.

<p>not on DuitNow QR code standard?</p>	<p>Then you may click on “Settings” → “Static QR” → “Save”, the DuitNow QR is now being saved as an image file from your Maybank QRPayBiz app.</p> <p>You may then utilize the image file to print out the DuitNow QR and slit it into your current Maybank QR Pay standee</p>
<p>I plan to stay with non-DuitNow QR?</p>	<p>Yes, you may do so, however you will be missing out on some of the key features of a DuitNow QR has to offer which are:</p> <ol style="list-style-type: none"> 1. Accept payments from all participant banks and non-banks in the DuitNow QR environment (i.e. Touch 'n Go, Grab Pay, ShopeePay, Boost, CIMB QR etc.) 2. Accept Cross Border payments from Singapore, Thailand, Indonesia, China, Korea & Cambodia international travellers <p>Hence, we are strongly encouraging all of our merchants to adopt the DuitNow QR standard. For more information on all the participating banks & non-banks, https://www.duitnow.my/QR/index.html</p>
<p>I do not receive any of the Maybank’s standee or marketing materials?</p>	<p>You may reach out to us via e-mail at mgcc@maybank.com.my or drop us a private message on our official Facebook page and we’ll deliver it to your doorstep as soon as possible</p>