MAYBANK QRPAY

FREQUENTLY ASKED QUESTIONS

1. What is Maybank QRPay?

Maybank QRPay is a cashless payment solution that enables customers to make payments to merchants using a unique two-dimensional quick-response (QR) code. This service is available on the Maybank app.

2. What are the services available on Maybank QRPay?

- Make QR payments to merchants by scanning the QR code

- Search for outlets and promotions

- Change daily transaction limit and cumulative limit for QR Payments

- Change preferred debiting account

3. Who can use Maybank QRPay?

All new and existing Maybank2u customers with the Maybank app on their smartphones are able to use QRPay services.

4. What is the minimum requirement to use Maybank QRPay?

These are the requirements to use Maybank QRPay:

- Your mobile phone is equipped with the Maybank app
- Your mobile device must not be jailbroken or rooted
- An Internet connection
- Mobile device operating system must be iOS 8.0 and above or Android version 4.0 and above

Note: We recommend that you regularly update your device operating system and App for optimum mobile banking experience.

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5. **How do I set up Maybank QRPay for the first time?**

    i.   Select 'QRPay' icon at pre-login screen of the Maybank app

    ii. Login to your account to proceed

    iii. After logging in, select your preferred debiting account

    iv. Set your preferred daily transaction limit for QRPay

    v.   If camera access is disabled, you will be requested to enable it

    vi. QRPay is now ready for use

6. **What are the functions available for QRPay within the Maybank App?**

    There are 3 types of functions available:

    a) **SCAN**

        This is a merchant-presented QR Code whereby the Maybank App user will scan the merchants QR Code to perform the payment. The source of debiting account for this is via Current Account/Savings Account only

    b) **PAY**

        This is a customer-presented QR Code whereby the Maybank 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, Debit Card or Credit Card

    c) **RECEIVE**

        This is a Peer-to-Peer transfer function whereby the Beneficiary (a Maybank App user) will be generating the QR Code and present it to the Sender (also a Maybank App user) to scan and perform the transfer

7. **What are the types of limit I can set?**

    There are 2 types of limit which you are able to set for Maybank QRPay transactions:

    a) Daily Transaction Limit

    b) Cumulative Limit

8. **What is my daily transaction limit to use QRPay?**

   Your maximum daily purchase limit for QRPay is RM1,000. You can set a lower limit via the Maybank app based on your comfort level.

9. **What is Cumulative Limit?**

   - For QRPay transactions of RM250 and below, no password or Biometric Authentication is required but this will be subjected to a maximum cumulative limit of RM250
   - The default cumulative limit is RM250
   - You may change this limit via Maybank App
   - For payments below RM250 or below the set preferred cumulative limit, you can just scan and pay. For payments above RM250 or above the set preferred cumulative limit, your password or biometric access is required for security reasons

10. **How can I change my payment limits?**

    i.   Login to your mobile Maybank2u account and select the menu on the top left corner of your screen
    ii. Select "ME" and select "QRPAY"
    iii. You may change your preferred payment limit at the payment limit tab

11. **Which debiting account can I choose for Maybank QRPay?**

    Maybank customers can choose from either their current / savings accounts, debit card or credit card. By default, the current / savings account will be selected. The customers may change the preferred debiting account if they wish to (only for PAY option). For SCAN and RECEIVE options, only current / savings account can be selected.

12. **How do I select my preferred QRPay debiting account?**

    Similar to changing your payment limit, you will be required to login to your account. Change your preferred QRPay debiting account via the following steps:

    ME > QRPAY > select the default account button.

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13. Are there any charges for using Maybank QRPay?

There are no charges for consumers for using QRPay services.

14. I can't perform any transaction through Maybank QRPay. What should I do?

If you're facing issues with 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

15. What should I do 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.

16. What are the security features in place?
- Your default limit is RM1,000. However, you can set your 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

17. How do I safeguard my QRPay from being abused?
You can prevent others from using your QRPay by following these simple guidelines:
- Ensure your device is protected with biometric, PIN or pattern

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- Do not leave your device unattended
- Set your QRPay limit based on your comfort level.
- Regularly check your account activity for any discrepancies or unauthorised transaction

18. What are the safety measures to be taken before proceeding with the 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 QRPay transaction

19. What happens if I lose my mobile phone?

Please contact our Customer Service at 1-300 88 6688 or +603-7844 3696 (if you are overseas) to have your app temporarily suspended.

20. Do I need to key in my password every time I launch and use Maybank QRPay?

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

- First-time set up of QRPay
- Change your QRPay settings
- QR payment of more than RM250 per transaction (password or biometric required)

21. 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

22. How do I find out the outlets that accept QRPay?

You can view the list of outlets that accept QRPay on the Maybank2u website, under Digital Products & Services > Maybank QRPay Merchants.

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23. **Where can I find out the latest promotions for QRPay?**

You can view the list of promotions on the Maybank app by selecting the 'QRPay' icon from the main menu and select QR Promo. The promotions will be listed based on your filter.

24. **How do I save and apply the promo code?**

To save a Promo Code, go to the QR Promo tab and select 'Save' to store the code in your Maybank app. To apply it, simply select the promo code from your list or enter the code manually during payment.

25. **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 history.

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

Once you (the consumer) have scanned your code, 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.

27. **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 QRPay service has been deactivated

28. **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.

29. 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.

30. Can another person(s) leverage on my app to use QRPay?

No. Never allow anyone to use your app and QRPay. The app is solely for your own usage. Best practices should be uphold at all time to safeguard your QRPay from being abused by another person.

31. Can I access Maybank QRPay when I'm traveling overseas?

Although you can launch the app when you abroad, you are **strongly discourage** from performing any QR payments outside of Malaysia.

32. What happens if the amount transferred was wrong due to either the merchant's/cashier's or consumer's mistake?

Any settlement of discrepancies shall be between the merchant/cashier and the consumer. Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate and agreed by both parties. Maybank will not support any instructions by either parties to revoke or refund QR Payments that has been successfully transferred.