

## MAYBANK - QR PAY

### FREQUENTLY ASKED QUESTIONS

**1- Q: What is Maybank QR PAY?**

**A:** QR PAY is a cashless payment solution that enables customers to make payments to merchants and individuals by scanning a two-dimensional quick-response (QR) code. Maybank customers can make QR PAY transactions to Maybank accounts, Bakong wallets, and merchant, and other bank accounts under the KHQR system.

**2- Q: What is a KHQR? How do I spot a KHQR?**

**A:** KHQR is a standardization of QR Code (EMV) created for retail payments and fund transfers across banks, financial institutions, and payment service providers within Cambodia. A QR code is a KHQR when there is a KHQR logo on it.

**3- Q: What are the services available on QR PAY?**

**A:** There are several services which can be used via QR PAY such as:

- Third Party Transfer
- Bakong Transfer to Wallet
- Bakong Transfer to Other Banks
- Merchant Payment

**4- Q: What are the functions available for QR PAY?**

**A:** There are two types of functions available:

- a. **SCAN QR:** This is used to scan or upload QR codes.
- b. **RECEIVE:** This is used to generate QR codes to share/show to the sender to receive money. There are two types of QR codes which can be generated using this function:
  - **Static QR code:** It has the beneficiary account details, but you must enter the amount after scanning the code.
  - **Dynamic QR code:** It has the beneficiary account details and transaction amount embedded to it. You can just scan it without entering the amount.

**5- Q: How do I register and use QR PAY?**

**A:** Please check out the user guide document on the website or go to <https://www.maybank2u.com.kh/iwov-resources/kh/pdf/user-guide/userguide-QR-PAY-V1.2.pdf>

**6- Q: What is a default account?**

**A:** In enrolling for QR PAY, you are required to choose a default account. A default account is an account which will be used as the source account for all your QR PAY related transactions, including QR code generations. You can change the default account any time.

**7- Q: What is a transaction limit?**

**A:** In enrolling for QR PAY, you are required to set a transaction limit. A transaction limit is a limit that you set to transfer without any password. It is not your daily limit or the limit that you can transfer per transaction. You can set the transaction limit between USD 0 to USD 500. If your transaction amount is over the transaction limit that you set, you will need to provide your password.

**8- Q: What are the daily limit and service charge for QR PAY?**

**A:** The daily accumulated limit of QR PAY is USD50, 000 equivalent with subset limits as follows:

Services	Limits (USD Equivalent)	Fees (USD Equivalent)
Third Party Transfer	Share with normal transfer limit (USD 50,000)	Free

Bakong Transfer to Wallet	Share with normal transfer limit (USD 3,000)	Same with normal transfer
Bakong Transfer to Other Banks	Share with normal transfer limit (USD 50,000)	Same with normal transfer
Pay to Merchant	USD 500	Free

**9- Q: What to do if the device registered with QR PAY is lost or stolen?**

**A:** If such a problem arises, please contact us at 098 888 028 or 099 888 028 or via our Live Chat which is available on the Maybank2u KH App or [www.maybank2u.com.kh](http://www.maybank2u.com.kh) to suspend your user temporarily.

**10- Q: If I log in the Maybank2u KH app on more than one device, how does it work for me?**

**A:** If you log in the Maybank2u KH app on more than one device, you just have to enrol for QR PAY on one device and the other devices will automatically remember the setting.