

DuitNow QR FAQ

1. What is the difference between DuitNow QR from the existing UnionPay QR or QR payments offered by other banks and e-Wallet providers?

UnionPay QR allows you to pay to UnionPay merchants. Meanwhile, DuitNow QR allows interoperability between all participating Banks and e-Wallets.

2. How does DuitNow QR benefit me?

Through DuitNow QR, you can make payment from any participating Bank or e-Wallet Mobile App. Merchants will only display one QR Code, thus lessening confusion and hassle for you.

3. Do I need to pay for using this service?

No, you do not need to pay for using this service.

4. Where can I find the DuitNow QR?

You can find the DuitNow QR (the pink QR code) displayed at Merchant payment counters or generated by other participating bank's Mobile Banking app or e-Wallet Mobile Apps when you want to transfer money to the receiving party.

5. Do I need to register to use DuitNow QR?

No registration is required. All you need to have is a Current/Savings account (including e-Pocket account) with us and our BOC Mobile Banking app to start performing transactions with DuitNow QR.

6. Where can I find DuitNow QR in BOC Mobile Banking app?

Once you initiate the Mobile app, you will see "Scan" function on the upper right side of the app. Tap on it and you will be guided thru.

7. When I scan the QR, the amount is by default and sometimes it is not, may I know why?

There are 2 types of QR introduced by PayNet, which is dynamic QR and static QR. The amount is defaulted but can be changed for dynamic QR. The amount will appear as zero by default for static QR. These depends on the specific DuitNow QR code generated.

8. Do I need to use eToken to perform transaction for DuitNow QR?

Yes, due to security purpose, eToken is required to perform DuitNow QR transactions.

9. Is there a maximum amount that I can pay with DuitNow QR?

The limit for DuitNow QR transactions is a sharing limit with your DuitNow transfer limit which is RM50,000. This is subject to your Mobile Banking app DuitNow transfer limit set with Bank of China Malaysia, whichever is lower.

10. Where can I check my DuitNow limit?

Select "Settings" on the bottom right, select "Transaction Limit Setting".

11. Where can I check my DuitNow QR transaction history?

Tap on "DuitNow" and select "DuitNow Transaction Inquiry".

12. How can I share the successful transaction as the proof of my transaction?

At the payment successful page, you will see a share button on the top right corner. Click on it and you will be able to see whom or where you want to share the receipt or you can choose to save the receipt.