

## QR PAYMENT FAQ

### UnionPay QR Code Payment

#### 1. What is UnionPay QR Code Payment?

UnionPay QR Code Payment or UnionPay QR Code is a cashless payment solution that enables customers to make payments to merchants with UnionPay QR Code acceptance via a unique two-dimensional quick-response (QR) code. This service is available on the BOC Mobile Banking app.


#### 2. Do I need to be a BOCM customer to use UnionPay QR function?

Yes, you will need to sign up as our Mobile Banking app user and UnionPay Debit Cardholder in order to bind the card to use this function via BOC Mobile Banking app.

#### 3. What are the services available on UnionPay QR function?

- By binding BOCM UnionPay Debit Card to BOC Mobile Banking app, you can use UnionPay QR Code payment in Malaysia and other overseas countries.
- Under UnionPay QR Code network, you can perform QR payments by either scanning merchant QR code or presenting UnionPay QR code for merchant to scan.
- You can change preferred debiting card and reset payment passcode.
- You can check payment history and transaction details.

#### 4. How do I set up Payment Account?

- Step 1: Click on Scan 
- Step 2: Click on [•••] at top right
- Step 3: Select "Default Payment Account"
- Step 4: Select Preferred Payment Account
- Step 5: Validate details then "Submit"
- Step 6: "Confirm" successful set up

#### 5. How do I set up Payment Password?

- Step 1: Click on [•••] at top right
- Step 2: Select "Payment Password"
- Step 3: Enter "Payment Password", click "Submit" and enter eToken

#### 6. How do I reset the Payment Password?

- Step 1: Click on [•••] at top right
- Step 2: Select "Payment Password"
- Step 3: Enter "Current Password", enter "New Password" and "Confirm New Password", click "Submit" and enter eToken

## **7. What is the difference between Scan QR Mode and Pay Mode?**

Scan QR Mode allows you to make payment by scanning UnionPay QR Code presented by merchants under UnionPay QR Code network.

Pay Mode allows you to present your UnionPay QR Code which is generated from app. Merchants will complete the transactions by scanning your QR code.

Remember to choose the display mode depending which country are at during payment. If the payment is made when you are at Malaysia and/or other countries and regions, select “Msia & Others” . If the payment is made at Mainland China, select “Mainland China” tab.

## **8. Are there extra charges for using UnionPay QR function to make payment?**

If a Transaction is made in currency other than the MYR and CNY, the Transaction will be converted into MYR at such exchange rate and at such time as may be determined by UnionPay International at its absolute discretion plus a currency conversion mark up at the following rates or such other rates as determined by BOCM:-

UnionPay: 1.00% of addition markup fees on top of converted transactions amount in MYR.

## **9. What is the transaction limit for UnionPay QR Code payment?**

Maximum transaction limit per transaction is RM5,000 / CNY 10,000. Maximum daily accumulated transaction is RM10,000 / CNY 20,000. UnionPay QR Code payment transaction limit is a standalone limit.

## **10. What if there is not sufficient CNY in my account?**

Transaction will be made with MYR. The rate will be converted based the exchange rate determined by UnionPay International plus a 1% of addition markup fees on top of converted transactions amount in MYR.

## **11. I can't perform any transaction through UnionPay QR. What should I do?**

If you're facing issues, please try one of these methods:

- Restart device by turning off and restarting device
- Check data connection as strong internet connection (Wi-Fi or mobile data) is required
- Update to the latest version of the Bank of China Mobile Banking app or uninstall and re-install the app

**12. What are the safety measures before I proceed with the transaction?**

Do ensure to check the amount to be paid and the merchant's details before proceeding with the transaction.

**13. How do I know my payment status?**

After you have made the payment, the status will be displayed on the screen. Alternatively, you may view the transaction in payment history.

**14. I have received a successful notification for my payment, however the merchant claimed to not receive the notification.**

Kindly show the successful notification to the merchant for payment confirmation. Merchant also could check their own transaction history to find out if the payment has been made.

**15. What happens if the amount transacted was wrong due to either the merchant's/cashier's or my mistake?**

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