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/ UnionPay Combi QR Code acceptance via a unique two-dimensional quick-response (QR) code. This service is available on the BOCM 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 BOCM Mobile Banking app.

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

- By binding BOCM UnionPay Debit Card to BOCM 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/ BOC Soft Token PIN

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/ BOC Soft Token PIN

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 and/or UnionPay Combi 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 "International". If the payment is made at Mainland China, select "Mainland China" tab.

8. Which are the UnionPay QR Code/ UnionPay Combi QR Code that I can make payment by scanning the merchants' QR code via BOC Mobile Banking app?

UnionPay QR Code/UnionPay Combi QR Code can be identified by the UnionPay logo. Example as below:

9. 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 when may be determined by UnionPay International at its absolute discretion.

10. What is the transaction limit for UnionPay QR Code payment?

Maximum daily accumulated transaction is RM10,000 / CNY 20,000.

You can lower the transaction limit via Mobile Banking app. Go to "My Profile Settings" > UnionPay QR Limits > Scan /Pay QR Daily Limit.

11. 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.

12. 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

13. 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.

14. 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.

15. 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.

16. **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.

Weixin Pay

1. **Where can I use Weixin Pay?**

   You can use Weixin Pay for payments in the Chinese Mainland only. Initiate "Scan" feature from BOCM Mobile Banking app and scan Weixin Pay. Do remember to link BOCM UnionPay Debit Card to BOCM Mobile Banking to use this feature.

2. **What do I need to take note when making a QR payment?**

   After scanning the QR code, check the payment details on the screen which includes merchant or recipient name, transaction amount and reference information (if any). After which, only authenticate the payment with your payment passcode once the details are correct.

3. **Is there any transaction limit for Weixin Pay payments?**

   Yes. Overall, the QR transaction limit is subject to the limit setting of your BOCM UnionPay Debit Card/UnionPay QR and the transaction limit set by UnionPay International which applies to the type of merchants.

Merchant Type	Per Transaction	Daily	Monthly	Yearly
Individual owned store/business	CNY 500	CNY 2,000	NA	CNY 10,000
SME (Small Medium Enterprise) and chain stores	CNY 10,000	CNY 10,000	CNY 50,000	USD 50,000

4. Is there any administration fee for making Weixin Pay payments via BOCM Mobile Banking app?

No. There is no administration fee for making Weixin Pay payment via BOCM Mobile Banking app.

5. What should I do if there is an issue or dispute with a QR payment made?

QR payments are real time, face to face transactions. It is recommended to contact the merchant or the recipient on the spot to request a refund.

6. Why I am not able to make payment via Weixin Pay in the Chinese Mainland?

This may due to the transaction reach the transaction limit applies to the merchant, or due to the transaction may pose a risk and cannot be completed at this time. Please remain cautions if you are being guided to make a payment by an unfamiliar individual or external platform.