

PBe QR

PUBLIC BANK – MERCHANT APPLICATION

1.0 GENERAL

1.1 What is PBe QR?

PBe QR is Public Bank’s merchant acceptance service that enables our merchants to receive payments from their customers by scanning DuitNow Quick Response (QR) code or other supported QR code standards.

1.2 Who can apply for PBe QR?

PBe QR is opened to Public Bank customers only. For non-Public Bank customers, please submit online Interest Form to open account at nearest branch. Upon submission of PBe QR Interest Form, an acknowledgment email with further instruction will be sent.

1.3 What are the plans available in PBe QR?

There are 3 PBe QR plans. Please refer to the table below:

QR Plan	Basic Plan	Company Plan	Enterprise Plan
Pre-requisite	<ul style="list-style-type: none"> All Individuals, of 18 years old and above 	<ul style="list-style-type: none"> Registered Companies 	<ul style="list-style-type: none"> Registered Companies with PBB customer with PB enterprise profile
Outlet Limit	1	2	Unlimited
Cashier Limit	2	5	Unlimited
Accepted Source of Fund	<ul style="list-style-type: none"> Current Account Savings Account E-Wallets 		<ul style="list-style-type: none"> Current Account Savings Account E-Wallets Credit Card
PBe QR Fees	RM0.00 for eWallet & Current Account Savings Account acceptance <i>*Valid until Dec 2022</i>		1. RM0.00 for eWallet & Current Account Savings Account acceptance 2. 0.25% for Card’s Transaction Spend <i>*Valid until Dec 2022</i>

1.4 How can I apply for PBe QR?

- a. Launch PBe QR app upon successful download and installation from App Store or Play Store and click on *Register*; or
- b. Visit PBe QR Portal at https://www2.pbebank.com/eaijct/Public_Bank/JunctionManager?URL=/pbeqrportal/MPO and click *Create account* to self-register for PBe QR. Please note that it is strongly recommended to use Google Chrome.

Enter your particulars accordingly. Upon successful registration, you will receive an email notification. Please follow the email for instructions to proceed with your first time login.

1.5 I do not have Public Bank/Public Islamic Bank account. How can I apply for PBe QR?

Fill up the customer online interest form at <https://apply.pbebank.com/pbeqr/Home/InterestForm> to open account at nearest branch. Please note that it is strongly recommended to use Google Chrome.

Enter your particulars accordingly. Upon successful submission, you will receive an email notification. Please follow the email for instructions to proceed with your account opening.

1.6 What are the differences among Admin, Outlet Manager and Cashier's User ID?

- a. **Admin's User ID** can only log in to PBe QR Merchant Portal. Admin holds the master ID to maintain business details, create Outlet Manager and Cashier's User ID, as well as generate QR code. Only an Admin can reset the password for Outlet Manager and Cashier.
- b. **Outlet Manager's User ID** can only log in to PBe QR Merchant Portal. Outlet Manager can view details of Cashier's to generate QR code and view transactions under their outlet.
- c. **Cashier's User ID** can only log in to Merchant App. A cashier can generate QR codes at PBe QR Merchant Mobile App as well as view and search transactions for the day.

1.7 How can I use PBe QR to accept payment from customers?

- a. For Basic Plan's merchant, the system has automatically created an outlet and cashier User ID. You may follow the email instructions after you registered for PBe QR.
- b. For Company and Enterprise plan's merchant, you will need to create a cashier User ID and tagged to an active Outlet to generate a QR code for your cashier.

Steps to create outlet & cashier:

- i. Log in to Merchant Portal using Admin's User ID
- ii. Go to "Manage" > "Outlet" > "Add New" to proceed with creating Outlet, Outlet Manager, and Cashier.
- iii. After each successful creation of Outlet Manager and Cashier, the admin will receive an email for the temporary login password.
- iv. The Outlet Manager and Cashier can now login at Merchant Portal links to create a personal login phrase and new password. Please note that the cashier's User ID can only be used to log in at the PBe QR Merchant App thereafter.

1.8 What are the operating hours for PBe QR?

PBe QR is available 24 hours, 7 days a week, except during scheduled maintenance downtime.

2.0 SECURITY CONCERNS

2.1 Can I use PBe QR on a rooted or jailbroken mobile device?

No, PBe QR is not accessible via rooted or jailbroken mobile devices.

2.2 What are the minimum operating system requirements for PBe QR?

- a. **Android:** Android 7 (Nougat) and above.
- b. **iOS:** iOS 9 and above.

2.3 I received a notification message asking me to update my PBe QR to the latest version. Can I still use the app without upgrading it?

No, you are required to update PBe QR to the latest version to enjoy better performance, new features and enhanced security.

2.4 How many mobile devices can I tie to PBe QR?

Each Cashier ID can be tied to a maximum of one (1) device. One (1) Cashier ID can be logged on to one device at any one time.

2.5 Accepting Payment through PBe QR

a. Can other bank or e-Wallet users make payments by scanning PBe QR code?

Yes. PBe QR is interoperable. Other banks and e-Wallet users can make payments to your company by scanning the same PBe QR code.

The list of participating banks and e-wallets are updated at DuitNow official link: <https://www.duitnow.my/DuitNow-QR/index.html>

b. Can I receive QR payment from other countries?

Yes. You may accept QR payment from selected overseas banks customers. Payer will enter the payment amount in Malaysian Ringgit (MYR) to see the converted amount in their own currency. The settlement will be made to your account in MYR.

c. How can I check the status of transactions made by my customer?

You will receive a push notification in your PBe QR which will show the payment status following a successfully made transaction. Successful payments will also be reflected at the Transaction History page.

d. What should I do if the customer claims the QR payment has been made?

Exercise caution and check for transaction history using your PBe QR Merchant Mobile App or PBe QR Merchant Portal. You may also enquire on transaction status using the payer's DuitNow QR Reference Number (8 digit number).

To do so, from your PBe QR account, go to "Transaction Inquiry" and enter the DuitNow QR Reference Number to search. Successful transactions will be displayed in the inquiry result.

As best practices, you are advised not to release any goods if the disputed transaction is not listed in your transaction history or the transaction inquiry result. Contact the Bank at 03-2179 9999 for clarification and record the payer's contact information for future correspondence.

e. What are the QR standards supported by PBe QR?

Currently, PBe QR supports payment from DuitNow QR (an interoperable QR standard in Malaysia) and payment from tourist or overseas payers. In future, it will be expanded to support other QR standards as well.

f. What should I do if there is a commercial dispute with my customer?

If there is commercial dispute between yourself with your customer, it is recommended that the commercial dispute is resolved manually by refunding to your customer via cash.

3.0 DAILY PAYMENT ACCEPTANCE LIMIT

3.1 What are the daily payment acceptance limits for PBe QR and accepted source of funds for PBe QR?

There are 3 plans in PBe available. Please refer to the table below: -

	Basic Plan	Company Plan	Enterprise Plan
Daily Payment Acceptance Limit	RM500	RM2,000	Unlimited
Accepted Source of Fund	<ul style="list-style-type: none"> • Current Account • Savings Account • E-Wallets 	<ul style="list-style-type: none"> • Current Account • Savings Account • E-Wallets 	<ul style="list-style-type: none"> • Current Account • Savings Account • E-Wallets • Credit Card

4.0 FEES & CHARGES

The following are the fees & charges applicable for PBe QR services: -

	Basic Plan	Company Plan	Enterprise Plan
PBe QR Fees	RM0.00 for eWallet & Current Account Savings Account acceptance *Valid until Dec 2022	RM0.00 for eWallet & Current Account Savings Account acceptance *Valid until Dec 2022	1. RM0.00 for eWallet & Current Account Savings Account acceptance 2. 0.25% for Card's Transaction Spend *Valid until Dec 2022
Settlement	Immediate	Immediate	Immediate

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