

## Frequently Asked Questions

# Quick Response (QR) Pay on SC Mobile App

Questions	Answers
<b>What is Standard Chartered QR Pay?</b>	<ul style="list-style-type: none"> <li>It is a solution that allow customers to make payment for goods and services at merchant locations, by scanning a QR code with their SC Mobile app. The service is available on Standard Chartered (SC) Mobile App only. QR Pay is also known as 'mVisa' by some users.</li> </ul>
<b>What is Visa QR Code?</b>	<ul style="list-style-type: none"> <li>Visa QR Code is a bar code displayed by the merchant which you scan to make payment. It contains the merchant account information that is required for the payment.</li> </ul>
<b>Who can make payment with QR Pay?</b>	<ul style="list-style-type: none"> <li>All clients of Standard Chartered Bank are eligible to make payment with QR provided that they have the SC Mobile App downloaded on their phone, and they activate the Visa QR Code payment on the Mobile app.</li> </ul>
<b>Where can I make payment using QR code?</b>	<ul style="list-style-type: none"> <li>Any merchant outlet or ecommerce website that displays the 'QR Pay Accepted Here' or 'mVisa Accepted Here' logo, either at the entrance or at the checkout counter.</li> </ul>
<b>How will a merchant confirm my payment?</b>	<ul style="list-style-type: none"> <li>The merchant will receive transaction notification from their banker immediately your payment is processed successfully?</li> </ul>
<b>How do I get the QR Pay service on my SC Mobile App?</b>	<ul style="list-style-type: none"> <li>Download the updated version of SC Mobile App from Google Play Store or Apple App store respectively.</li> </ul>
<b>What type of account can I use for QR pay?</b>	<ul style="list-style-type: none"> <li>You can use either of your current account, savings account or credit card for QR pay.</li> </ul>
<b>How to Activate QR Pay on SC Mobile?</b>	<p>You can activate QR Pay on either the Pre-login or Post-login pages of SC Mobile.</p> <p>Pre-login Activation</p> <ol style="list-style-type: none"> <li>1. Launch SC Mobile and select QR Pay (bottom right)</li> <li>2. Login with your Username and Password</li> <li>3. Select the default account you will like to link for QR payment</li> <li>4. Enter your preferred 4-digits PIN</li> <li>5. Enter the SMS One-Time-PIN (OTP) received on your registered mobile number</li> <li>6. Grant access to SC Mobile to use your phone camera when prompted, and proceed to making QR payment</li> </ol>

	<p>Post-login Activation</p> <ol style="list-style-type: none"> <li>1. Login to SC Mobile App</li> <li>2. Click on the menu button and select 'Manage QR Pay'</li> <li>3. Click on the toggle button to 'Enable QR Pay'</li> <li>4. Click on 'Link/Unlink Payment Method'</li> <li>5. Choose the account/credit card that you will like to be using for QR pay</li> <li>6. Choose your 4-digits PIN</li> <li>7. Enter the OTP received to complete the account linking</li> <li>8. Grant access to SC Mobile to use your phone camera when prompted, and proceed to making QR payment</li> </ol>
<p><b>How do I make payment with QR pay?</b></p>	<p>To make QR Pay on Pre-login screen;</p> <ol style="list-style-type: none"> <li>1. Launch SC mobile and select QR Pay (bottom right)</li> <li>2. Enter your 4-digits PIN for authentication</li> <li>3. Scan the merchant QR barcode and submit</li> <li>4. Enter the payment details</li> <li>5. Get a notification for successful payment on the screen</li> </ol> <p>To make QR Pay on Post-login screen;</p> <ol style="list-style-type: none"> <li>1. Login to SC Mobile app</li> <li>2. Select Make QR Pay from the menu options</li> <li>3. Scan the merchant QR barcode and submit</li> <li>4. Enter the payment details</li> <li>5. Get a notification for successful payment on the screen</li> </ol>
<p><b>Is the QR pay service available on the SC Mobile Pre-login page?</b></p>	<ul style="list-style-type: none"> <li>▪ Yes, the QR pay module is available on the SC mobile pre-login page for your convenience. Therefore, you are not required to login to SC Mobile App before making QR payment.</li> </ul>
<p><b>Can I use my account(s) or Credit card(s) interchangeably for QR pay?</b></p>	<ul style="list-style-type: none"> <li>▪ Yes, you can switch to any of your linked accounts/credit card when making QR pay.</li> </ul>
<p><b>What are the charges for QR Code transactions?</b></p>	<ul style="list-style-type: none"> <li>▪ All transactions done using QR pay on SC Mobile are completely FREE.</li> </ul>
<p><b>What is the maximum transaction limit per day?</b></p>	<ul style="list-style-type: none"> <li>▪ The maximum transaction limit is the same with card payments using POS which is N2,000,000 per day.</li> </ul>
<p><b>What is the minimum limit per transaction</b></p>	<ul style="list-style-type: none"> <li>▪ The minimum limit per transaction is N100.</li> </ul>
<p><b>What do I need to be able to use QR pay?</b></p>	<ul style="list-style-type: none"> <li>▪ You need to have an updated version of SC Mobile App and an active mobile number on your account.</li> </ul>
<p><b>Do I require OTP for linking account?</b></p>	<ul style="list-style-type: none"> <li>▪ Yes, OTP is required to link any of your accounts or credit cards to QR pay</li> </ul>

<b>What authentication is available for pre-login QR payment?</b>	<ul style="list-style-type: none"><li>▪ You will require the use of the four (4) digits PIN created during activation for all pre-login transactions</li></ul>
<b>What happens if my phone is lost or stolen?</b>	<ul style="list-style-type: none"><li>▪ When your phone is lost or stolen, your funds and account are still secured. However, please call our contact centre on +234 1 270 4611 or send an email to <a href="mailto:clientcare.ng@sc.com">clientcare.ng@sc.com</a></li></ul>
<b>What happens if a merchant complains of not getting value for the payment?</b>	<ul style="list-style-type: none"><li>▪ Please log a complaint with any of our branch. You can also call contact centre on 234 1 270 4611 or send an email to <a href="mailto:clientcare.ng@sc.com">clientcare.ng@sc.com</a>. You will be refunded after reconciliation.</li></ul>