

Quick Response (QR) Pay on SC Mobile App

1	<p>What is Standard Chartered QR Pay?</p>
	<p>It is a service that allows Standard Chartered clients to make payment for goods and services at merchant locations/websites by scanning a QR code with their SC Mobile app. The service is available on Standard Chartered (SC) Mobile App only.</p>
2	<p>What is QR Code?</p>
	<p>QR Code is a bar code displayed by the merchant which you scan to make payment. It contains the merchant service information that is required for the payment.</p>
3	<p>Who can make payment with QR Pay?</p>
	<p>All personal and priority clients of Standard Chartered Bank are eligible to make payment with QR provided that they have active credit card(s) and SC Mobile App downloaded on their phone, and they activate the QR Code payment on the Mobile app.</p>
4	<p>Where can I make payment using QR code?</p>
	<p>Any merchant outlet or ecommerce website of Pakistan that displays the 'QR Pay Accepted Here'.</p> <p>Standard Chartered has enabled VISA and Master both credit cards for Payment via QR. You can make payment with Mastercard credit card where merchant has Master QR code 'Masterpass' and VISA credit card where merchant has VISA QR code 'mvisa'.</p> <p>QR payment cannot be done outside Pakistan.</p>
5	<p>How will a merchant confirm my payment?</p>
	<p>The merchant will receive transaction notification from their bank immediately your payment is processed successfully.</p>
6	<p>How do I get the QR Pay service on my SC Mobile App?</p>
	<p>Simply download the updated version of SC Mobile App from Google Play Store or Apple App store respectively.</p>
7	<p>What will be the source of payment for QR pay?</p>
	<p>Credit card will be the only source of payment for QR pay.</p>
8	<p>How do I Activate QR Pay on SC Mobile?</p>
	<p>You can activate QR Pay on either the Pre-login or Post-login pages of SC Mobile.</p> <p><u>Pre-login Activation</u> 1. Launch SC Mobile and select QR Pay</p>

	<ol style="list-style-type: none"> 2. Login with your Username and Password 3. Select the default credit card you would like to link for QR payment 4. Enter your preferred 4-digit PIN 5. Enter the SMS One-Time-PIN (OTP) received on your registered mobile number 6. Grant access to SC Mobile to use your phone camera when prompted, and proceed to making QR payment <p><u>Post-login Activation</u></p> <ol style="list-style-type: none"> 1. Login to SC Mobile App 2. Click on QR Pay tab select 'Manage QR Pay' 3. Click on the toggle button to 'Enable QR Pay' 4. Click on 'Link/Unlink Payment Method' 5. Choose the credit card that you will like to be using for QR pay 6. Choose your 4-digit PIN 7. Enter the OTP received to complete the payment method 8. Grant access to SC Mobile to use your phone camera when prompted, and proceed to making QR payment
9	<p>How do I make payment with QR pay?</p> <p>To make QR Pay on Pre-login screen;</p> <ol style="list-style-type: none"> 1. Launch SC mobile and select QR Pay 2. Enter your 4-digit PIN for authentication 3. Scan the merchant QR barcode and submit 4. Enter the payment details and submit 5. You will get a notification for successful payment on the screen <p>To make QR Pay on Post-login screen;</p> <ol style="list-style-type: none"> 1. Login to SC Mobile app 2. Select Make QR Pay 3. Scan the merchant QR barcode and submit 4. Enter the payment details and submit 5. You will get a notification for successful payment on the screen
10	<p>What if I forget my QR PIN?</p> <p>You can change/reset QR PIN via Post-login pages of SC Mobile.</p> <ol style="list-style-type: none"> 1. Login to SC Mobile app 2. Select QR Pay 3. Select Manage QR Pay 4. Go to PIN Setup menu 5. Select Change/Reset PIN 6. Select Forgot PIN 7. Enter the SMS One-Time-PIN (OTP) received on your registered mobile number 8. You will be required to enter new 4-digit QR PIN and re-enter to confirm 9. You will get a notification for successful QR PIN reset on screen as well as on SMS/Email.
11	<p>How do I change my QR PIN?</p> <p>You can change/reset QR PIN via Post-login pages of SC Mobile.</p> <ol style="list-style-type: none"> 1. Login to SC Mobile app 2. Select QR Pay 3. Select Manage QR Pay 4. Go to PIN Setup menu 5. Select Change/Reset PIN 6. Enter your old 4-digit QR PIN 7. On successful acceptance of old PIN 8. You will be required to enter new 4-digit QR PIN and re-enter to confirm 9. You will get a notification for successful QR PIN reset on screen as well as on SMS/Email.
12	<p>Can I use my previous QR PIN as new QR PIN?</p>

	You cannot use previous 08 QR PIN.
13	Is the QR pay service available on the SC Mobile Pre-login page?
	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. However, you will be required to enter a PIN when making a QR payment from the pre-login page.
14	What are the charges for QR Code transactions?
	All transactions done using QR pay on SC Mobile are completely FREE.
15	What is the maximum transaction limit per day?
	The maximum transaction limit is the same with card payments using POS and e-commerce payments.
16	What is the minimum limit per transaction
	The minimum limit per transaction is PKR 1.
17	What do I need to be able to use QR pay?
	You need to have an updated version of SC Mobile App and an active mobile number on your account.
18	What authentication is available for pre-login QR payment?
	You will require the use of the four (4) digit PIN created during activation for all pre-login transactions
19	What happens if my phone is lost or stolen?
	When your phone is lost or stolen, your funds are still secured. However, please call our contact centre on 111 002 002, priority client can call 111 722 723 or send an email to complaints.pakistan@sc.com
20	What happens if a merchant complains of not getting value for the payment?
	Please log a complaint with any of our branch. You can also call contact centre on 111 002 002, priority client can call on 111 722 723 or send an email to complaints.pakistan@sc.com . You will be refunded after reconciliation.
21	What happens if my phone camera is not coming up to scan a QR code?
	Please go to the settings on your phone, look through your app list to locate the SC Mobile App and grant permission of use camera.
22	How far back can I see my QR payment history?

	QR payment history will be viewable for past 7 days transactions.
23	Will I get notification of payment status?
	You will be notified on payment status and details via SMS and email.