Scan & Pay FAQs

1. What is Scan & Pay?
   Scan & Pay is a service on the Maybank2u SG app that enables customers to make payment by scanning the following types of QR codes:

   Maybank2u SG app:
   - PayNow QR
   - NETS QR
   - SGQR (supporting PayNow QR and/or NETS QR)
   - DuitNow QR (in Malaysia)

2. Who will be able to use Scan & Pay?
   All MSL customers who have the Maybank2u SG app and have SGD CASA accounts will be able to use Scan & Pay.

3. Where can I pay using Scan & Pay?
   To businesses:
   - Offline – Customers can make Scan & Pay payments at merchants that display the PayNow, NETS, or DuitNow (Malaysia) logo on their shopfronts, or by checking the available payment method with merchant.
   - Offline – Customers can make Scan & Pay payments to merchants that accept PayNow, NETS, or DuitNow (Malaysia) via:
     - Label or standee carrying the QR code on their shopfronts; or
     - Terminal displaying the QR code (to access this, please check with the merchant)
   - Online – Customers make Scan & Pay payments at online merchants that accept PayNow QR or NETS QR.

   To individuals:
   - PayNow QR – customers are able to transfer funds to individuals by scanning their PayNow QR codes

4. How do I make Scan & Pay transactions?
   Upon launching the Maybank2u SG/Maybank2u SG app, tap on the scanner icon at the bottom of the homepage. Proceed to scan/upload the QR code and perform the payment.

5. What are the operating hours of Scan & Pay?
   Scan & Pay is available 24/7.

6. Will I be charged any fees for using Scan & Pay?
   At present, no fees are charged to customers using Scan & Pay. In the event of any change in fees, advance notice will be provided.

7. How can I ensure that the QR code has not been tampered with?
   After scanning a QR code, check that the merchant name displayed in-app matches the merchant's name displayed above the QR code. If customers are making payment at a physical outlet, they may also confirm with the store's staff that they are making payment to the correct

merchant. If customers suspect that they are a victim of scam, please report this to Maybank immediately.

PayNow QR
1. What is PayNow QR?
   PayNow QR is a QR code that can be generated by participating banks for users registered with PayNow. Both individuals and merchants can generate PayNow QR codes.

2. Can I generate my own PayNow QR code?
   Customers may generate their own PayNow QR code on the Maybank2u SG and Maybank2u SG app. To do so, customers are to ensure that they have linked their mobile numbers with Maybank for PayNow. After which, tap on the scanner icon at the bottom of the homepage. Under "Receive", enter a pre-filled amount and remarks if applicable, and share the PayNow QR code.

NETS QR
1. What is NETS QR?
   NETS QR is a QR code that can be generated by NETS QR merchants. Only merchants are allowed to generate NETS QR codes.

2. Can I generate my own NETS QR code?
   Only NETS QR merchants are allowed to generate NETS QR codes.

DuitNow QR
1. What is DuitNow QR?
   DuitNow QR is Malaysia's National QR Standard established by PayNet under the Bank Negara Malaysia's Interoperable Credit Transfer Framework (ICTF).

2. Where can I make DuitNow QR payments?
   Customers are able to make payment by scanning DuitNow QR codes at registered DuitNow merchants. Customers can identify such DuitNow QR codes by the physical DuitNow QR label displayed on a registered merchant's shopfront, or by checking with merchant on the payment modes accepted.

   Customers are not allowed to make DuitNow QR payments to personal DuitNow QR code.

3. Can I generate my own DuitNow QR code?
   MSL customers are unable to generate their own DuitNow QR code.

4. Am I required to use a foreign currency account to perform DuitNow QR payments?
   No, customers may use their SGD currency account to perform DuitNow QR payments. Transactions will automatically be converted to Malaysian Ringgit.

5. Am I required to pay any fees for this service?
   There are no fees and charges associated with the use of DuitNow QR.

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