Frequently Asked Questions (FAQs) for Scan & Pay Quick Response Code Indonesian Standard (QRIS) QR via OCBC Digital app

1. **Where can customers use this payment method?**

   OCBC Digital app users will be able to scan Indonesia's QRIS QR to make payments at retail acceptance points in Indonesia. Please look out for the QRIS acceptance mark indicating that the merchant accepts QR payments through Indonesia's QRIS QR:

2. **Why can't I scan and pay at certain QR which show the QRIS acceptance mark?**

   The payment is not supported for personal QRIS QR, thus scan and pay may not work if the merchant displays a personal instead of a business QRIS QR.

3. **Will I need to buy foreign exchange or fund a special account or wallet to use this feature?**

   You will not need to! Simply scan and pay with using OCBC Digital app, just as you would to perform a local purchase via NETS or PayNow QR. You will be charged in SGD equivalent based on the exchange rate displayed and payment will be debited from your selected OCBC current or savings account.

4. **Will there be any administration fee charged?**

   No, this service is free of charge.

5. **Is there an option to generate my own QR for the merchant to scan?**

   The only way to pay under this method is for you to scan the merchant's QRIS QR with OCBC Digital app. There is no option to generate your own QR code to pay.

6. **Will I need to provide any additional authentication while paying?**

   Most purchases will only require you to login to OCBC Digital app. If the purchase amount exceeds SGD200, for your account security, transaction signing with your OCBC OneToken, hardware token or SMS OTP will be required.

7. **Is there a transaction limit on QRIS QR transactions?**

   Yes, you may transact up to a fixed limit of SGD1,000 per day on QRIS QR. Your remaining daily limit will be displayed on the app while making a payment. This limit is separate from your PayNow/NETSQR daily transaction limits.

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