

Annex 1 – Frequently Asked Questions - General

General FAQs About SGQR

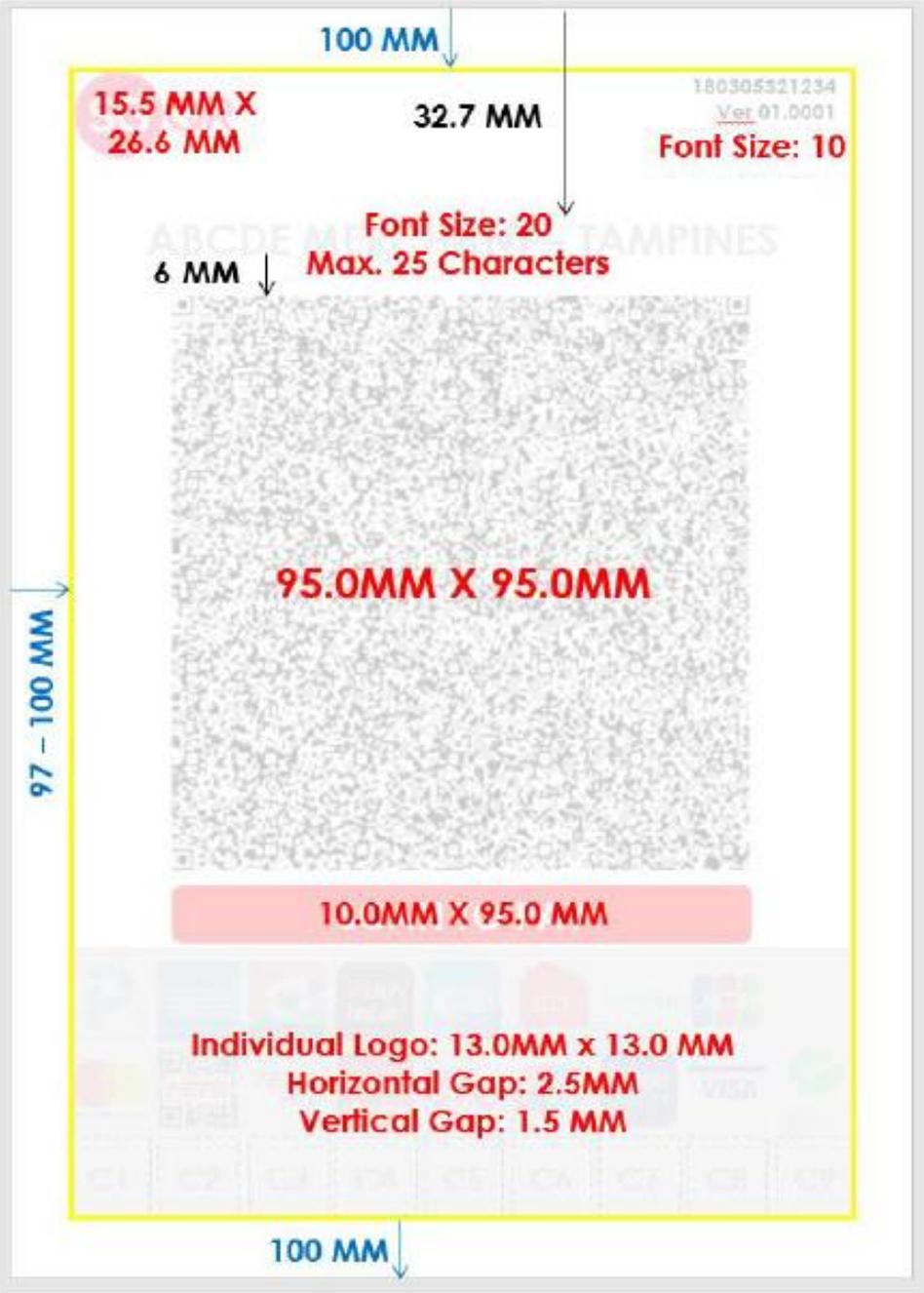
Question 1	What is SGQR?
Answer	SGQR combines multiple QR payment options, of which PayNow QR is one.
Question 2	How is it different from PayNow QR?
Answer	Consumers can scan and pay on a SGQR based on the accepted payment options accepted by the merchant which are displayed on the SGQR label.
Question 3	Is there a PayNow or SGQR app to make payments?
Answer	No, there is no PayNow or SGQR app. Customers of PayNow participating banks (https://www.abs.org.sg/consumer-banking/pay-now) can scan a SGQR code to make payments using their respective mobile banking apps.
Question 4	What will be displayed in my statement's description when using SGQR?
Answer	Statement description will be the same as PayNow QR.
Question 5	How can I ensure the SGQR code has not been tampered with?
Answer	Consumers should cultivate good habits when initiating payment via scanning of the SGQR code. Consumers can verify the company/ merchant's name against the name printed on the SGQR label/code, upon scanning a SGQR code, with the name reflected in their bank's app If unsure, consumers should always verify with the company/merchant that the name displayed on the bank's app is accurate. Upon successful payment, customers should receive an almost immediate payment notification. Similarly, companies/merchants should receive a notification as well depending on the company/merchant's bank service. Should customers or merchants spot any discrepancy, they should immediately report this to the relevant payment provider or bank.

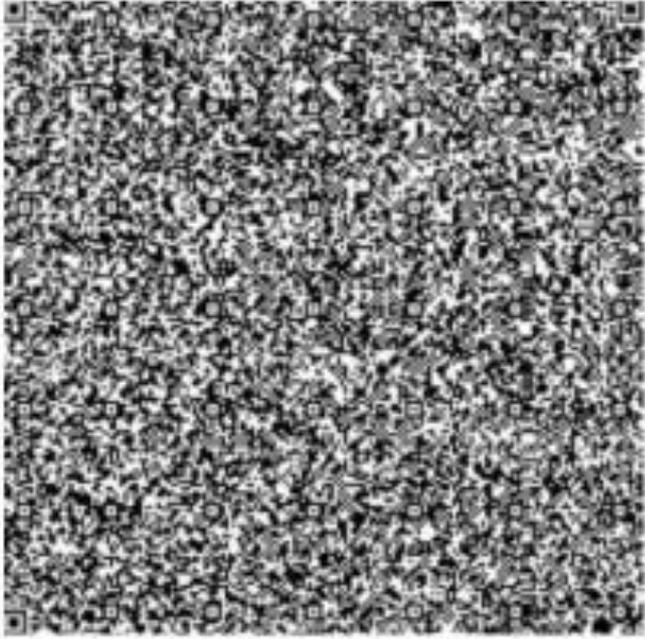
Annex 2 – Frequently Asked Question - Business

Question 1	What are the costs related to adopting and transacting with SGQR?
Answer	Registration for SGQR is free. Please check with your bank on PayNow transactional charges and printing charges of SGQR labels.
Question 2	When will PayNow on SGQR be ready for use?
Answer	The official launch of PayNow on SGQR is on 11 Nov 2019.
Question 3	Do I need to register to use SGQR?
Answer	You will first need to register for PayNow by linking your UEN (PayNow proxy) to your business account before registering your PayNow Proxy for SGQR.
Question 4	How will I be notified if there are changes to the SGQR specification in the future? Will I be assisted on any of the enhancements (if necessary)?
Answer	The changes will be transparent to you as your banks will need to make updates to their internal system to support the changes.
Question 5	What is the difference in collection method between PayNow QR and SGQR?
Answer	There is no change to the collection method between PayNow QR and SGQR.
Question 6	What should I do to get a SGQR with PayNow added to it?
Answer	You may approach your preferred PayNow bank to assist you in the integration of PayNow into SGQR.
Question 7	Can we request for SGQR string instead of label?
Answer	Currently SGQR label is a basic offering. Should you require an SGQR string, please check with your PayNow bank for more details.
Question 8	How do I amend the associated account number used to receive funds from PayNow SGQR?
Answer	You are required to contact your PayNow registration bank for the amendment of the associated account number.
Question 9	Is it possible to generate both static and dynamic SGQR?
Answer	Currently the basic offering is a static SGQR. If you require a dynamic SGQR, please check with your PayNow bank on the service offering.
Question 10	Is it possible to generate 2 PayNow SGQRs linked to 2 different receiving bank accounts?
Answer	Yes, since businesses are allowed to add suffixes to their UEN, which can be then be linked to a unique SGQR. Each unique SGQR can then be linked to either a unique bank account or same bank account E.g. UEN12345ABC can be linked to Bank Account A and printed as SGQR – ABC and UEN12345XYZ can be linked to Bank Account B and printed as SGQR – XYZ

Question 11	Can I intentionally include/exclude certain payment schemes across multiple SGQRs?
Answer	<p>No, the Central Repository does not allow the amendment of the SGQR for inclusion or exclusion of certain registered payment schemes for one SGQR.</p> <p>However, you may customise the SGQR by de-registering the service with certain payment schemes. Upon de-registration, the payment scheme would not work, and you may request for a revised SGQR from your preferred payment scheme (e.g. your PayNow bank).</p>
Question 12	I wish to add PayNow to my SGQR but am unable to do so as I have an existing SGQR and do not remember the SGQR ID assigned to me previously
Answer	<p>Please approach the owner of the payment schemes (e.g. Grab, Fave, NETS etc.) that you have previously signed up with, and request that they enquire for your SGQR ID on your behalf.</p> <p>Once you have obtained your SGQR ID, your PayNow bank will be able to assist in adding PayNow to your SGQR via an update.</p>
Question 13	Where can I find my SGQR ID?
Answer	<p>Your SGQR ID can be found at the top right corner of your existing SGQR label.</p> <p>An example can be found here:</p> 
Question 14	What happens if I deregister my PayNow proxy? Will my PayNow-SGQR still work?
Answer	The PayNow payment method on your SGQR will not work if you have deregistered the PayNow proxy that is associated to the SGQR.
Question 15	Why is my customer's bank mobile app not detecting the SGQR code?
Answer	If your customer experience problems with payment, while using your SGQR label, please contact your merchant acquirer hotline for a solution.
Question 16	Is there a minimum amount? Or a maximum amount for PayNow-SGQR payments?
Answer	<p>The minimum amount is S\$1</p> <p>PayNow allows you to receive funds transfer of up to S\$1,000 without the need for additional authorisation. Currently, some banks can allow their consumers to make scan & pay transactions of more than S\$1,000 with added authorisation.</p> <p>For more details, please visit https://www.abs.org.sg/consumer-banking/pay-now or check with your PayNow bank.</p>

<p>Question 17</p>	<p>If I wish to print the SGQR independently for display at the counter, what should I consider?</p>
<p>Answer</p>	<p>The key principles to be adhered to inclusive of the Central Repository, when presenting branding for the SGQR are as follows:</p> <ol style="list-style-type: none"> 1. Quick Reading of the SGQR – size of QR should allow phones to be able to scan the QR from a reasonable distance away. 2. Printing of either Size A5 or A6 is allowed 3. Branding Marks or Icons should be visible, easily identified and of the same size 4. Branding Marks or Icons should be listed in alphabetical order, in a Z-pattern, and centre aligned. 5. Maximum number of Marks per row depends on size of final QR. <p>An example can be found here:</p> <div style="text-align: center;">  <p>YMMDDXXXXXX Ver 01.0001</p> <p>ABCDE Merchant - Tampiness</p>  <p>SCAN TO PAY</p>  </div>

Question 18	Any specific material that the label must be printed on?
Answer	All labels must be printed in full colour and high-resolution image (recommended 300 DPI) on vinyl code, matt surface water resistant sticker in either A5 or A6 dimension.
Question 19	What are the standard specifications that should be followed?
Answer	<p>The dimension illustrated below, based on A5 size, is the standard to follow. For deviation of size e.g A6, the dimension should be adjusted proportionally.</p>  <p>The diagram illustrates the standard specifications for a label based on A5 size. The overall label dimensions are 95.0MM x 95.0MM. The layout includes a top header area with a width of 100 MM and a height of 32.7 MM. This header contains a pink box with dimensions 15.5 MM x 26.6 MM, a QR code with a height of 6 MM, and a text area with a font size of 10. The main body of the label is 95.0MM x 95.0MM. At the bottom, there is a pink box with dimensions 10.0MM x 95.0MM. Below this, individual logos are shown with a height of 13.0MM and a width of 13.0MM, with a horizontal gap of 2.5MM and a vertical gap of 1.5MM. The overall height of the label is indicated as 97 - 100 MM. The bottom edge of the label is also marked as 100 MM.</p>

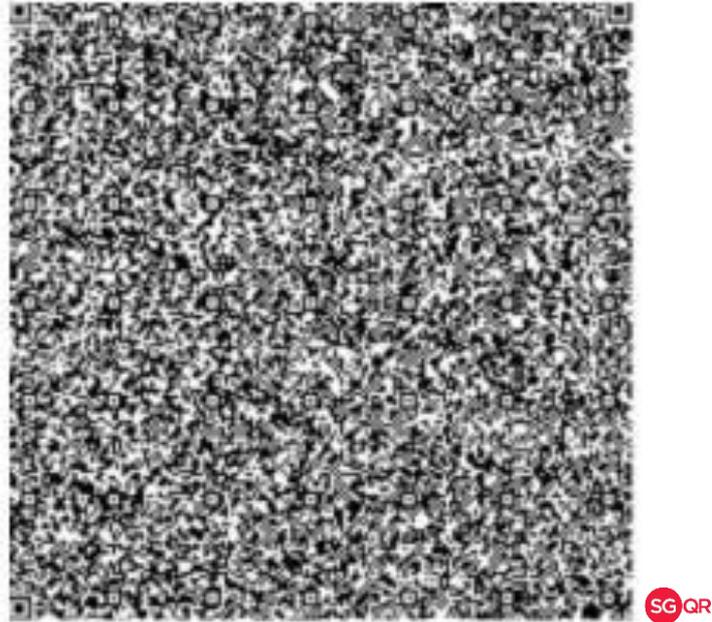
<p>Question 20</p>	<p>What are the options if I want to print the SGQR on my company's bills/invoice for our customers?</p>
<p>Answer</p>	<p>You can choose from two options.</p> <p>1. Modular with Scheme Names:</p> <p>You may display the SGQR as follows:</p> <p>(1) The Scheme Names should be in alphabetical order, e.g. the accepted payment names for EZ-link, Grab, Master, NETS, PayNow, Union Pay, Visa can be displayed as shown below; and</p> <p>(2) the Scheme Names are of equal size and could be placed away/apart from the SGQR; and (3) SGQR logo is placed next to the augmented SGQR.</p> <p>Example:</p> <div style="text-align: center;">  </div> <div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: fit-content;"> <p>Accepts: EZ-link, Grab, Master, NETS, PayNow, Union Pay, Visa</p> <p>PayNow participating banks: Bank of China, Citibank, DBS/POSB, HSBC, Industrial and Commercial Bank of China, Maybank, OCBC Bank, Standard Chartered Bank, UOB</p> </div> <p>The list of accepted payment scheme names can be displayed above, below, or to the side of the SGQR on Bill payment.</p>

2. Modular with Scheme logo

You may display the SGQR logo and a single augmented SGQR as follows:

- (1) The Marks are in greyscale, e.g. the Acceptance Marks for Visa, Master, NETS, EZ-link, Grab, PayNow, Union Pay can be displayed as shown below;
- (2) the display of the Marks are in alphabetical order, from left to right;
- (3) the Marks are of equal size and could be placed away/apart from the SGQR;
- (4) SGQR logo is of equal size to the Marks but placed next to the SGQR.

Example:



*****Accepted payment logos to be displayed on bill payment.*****

PayNow participating banks:

**Bank of China, Citibank, DBS/POSB, HSBC, Industrial and Commercial
Bank of China, Maybank, OCBC Bank, Standard Chartered Bank, UOB**

Annex 3 – Frequently Asked Question - Consumers

Question 1	Is there any cost to pay with PayNow on SGQR?
Answer	No, there is no extra cost to consumers for using SGQR to make payment.
Question 2	How do I know if the SGQR shown on my bill/invoice accepts PayNow? Will companies/billers inform consumers when SGQR is available on their websites and statements?
Answer	Companies/billers who incorporate PayNow QR into their website's/bill's/invoice's SGQR would have the PayNow QR wording or logo reflected below their SGQR.
Question 3	How do I know the SGQR has been integrated with PayNow at storefront or has been integrated with PayNow in the bill/invoice?
Answer	Look out for the PayNow logo on the SGQR label before making payment, then launch your bank's mobile banking scan and pay feature to make payment. For SGQR printed on bills/invoices, lookout for the wordings or logo of PayNow which the companies/billers should make clear when listing the types of payment modes accepted on the bill/invoice. You should ensure that PayNow is one of the accepted payment modes with the SGQR you are scanning before launching your bank mobile app to initiate a payment.
Question 4	What are the logos under the SGQR? What if the logos are not updated with the latest available payment schemes available for payment with SGQR?
Answer	These logos represent the payment schemes that are accepted by the businesses' SGQR. Businesses should promptly remove or replace outdated QR codes to ensure that consumers are able to make payments seamlessly.
Question 5	Why is my bank's mobile app not detecting the SGQR code?
Answer	It might be due to one of the following reasons: <ul style="list-style-type: none"> • PayNow is not one of the payment modes in the SGQR • The QR code has expired • The QR code cannot be scanned if there is poor lighting • Technical issue of the camera on your mobile phone
Question 6	Is there a minimum amount? Or a maximum amount for PayNow-SGQR transaction?
Answer	The minimum amount is S\$1.00. PayNow allows you to make funds transfer or payments of up to S\$1,000 without the need for additional authorisation. Please check with your bank if its scan & pay feature can allow transfers of more than S\$1,000 with added authorisation.