BSN DUITNOW QR FREQUENTLY ASK QUESTION (FAQ)

DUITNOW QR

1. What is DuitNow QR?

DuitNow QR (Quick Response) is Malaysia's National QR Standard established by PayNet under Bank Negara Malaysia's Interoperable Credit Transfer Framework.

2. What is BSN DuitNow QR for Merchant?

BSN DuitNow QR for Merchant is BSN's merchant acceptance service that enables merchants to receive payments from customers through DuitNow QR code.

Merchants would only need to display the DuitNow QR code at their stores in order to accept payments from customers.

3. Who can apply for BSN DuitNow QR for Merchant?

BSN DuitNow QR for Merchant is open to all BSN's corporate customers with valid BSN's Giro/i Account or Giro/i Premium Account.

4. Where can I use BSN DuitNow QR for payment?

Merchants may use the BSN DuitNow QR service anywhere within Malaysia.

5. How do I register for BSN DuitNow QR for my business?

1. **Corporate Administrator** has to login via [BSNeBiz Website.](#)
2. Upon successful login, on the left side of the '**Home**' menu, click on **'DuitNow QR Merchant Management'**.
3. Click on **'Create'** button at the bottom of the screen.
4. Please enter the required particular details and click **'Next'** button.
5. Kindly verify your particulars at the **'Confirmation'** page and click **'Confirm'**.
6. Your BSN DuitNow QR code will be generated on the '**Acknowledgement**' page. Kindly click **'Print QR Code'** button.
7. You may stick the DuitNow QR Code on the BSN DuitNow QR standee for customers to scan and make payment.

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The merchant's registration for and use of DuitNow QR shall be subject to the provisions under the **BSNeBiz DuitNow QR Services Terms and Conditions** which are available and accessible on BSN website. Click here to view full Terms & Conditions. Thus, you are advised to read and understand the BSNeBiz DuitNow QR Services Terms and Conditions prior to the registration and to seek clarification from BSN if you do not understand any part of the said document.

6. Is it possible to register my business's DuitNow QR code via BSNeBiz App?

The registration of the DuitNow QR is only available via BSNeBiz web page.

7. What are other functions available for DuitNow QR within the BSNeBiz App and the BSNeBiz web page?

a) **Generate DuitNow QR Code**
Once you have been successfully registered as BSN's DuitNow QR Merchant via the BSNeBiz web page, your own business's DuitNow QR code will be automatically available and you will be able to generate it from the BSNeBiz App and the BSNeBiz web page.

   From BSNeBiz App

   1. Login to your BSNeBiz App
   2. Select **'DuitNow QR'**
   3. Select **'Receive'** to receive payment

   From BSNeBiz web page

   1. Login to BSNeBiz web page
   2. Select **'DuitNow QR Merchant Management'** from the '**Merchant QR'** dropdown
   3. Select **'View'** from the list of registered DuitNow QR
   4. Select **'Print QR Code'**, print and stick the QR code at the standee

b) **Check Payment Transaction History**

   From BSNeBiz App

   1. Login to your BSNeBiz App
   2. Select **Quick Balance**
   3. Select **Account**
   4. Select **Transaction History**

   From BSNeBiz web page

   1. Login to BSNeBiz web page
   2. Go to **Account Summary**
   3. Select **Account**
   4. Select **View Detail**
   5. Select **Transaction History**

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8. What is the maximum amount that I can receive via DuitNow QR?

There is no limit to how much payment you can receive via DuitNow QR from your customers.

However, the payee will need to check whether the limit set at their bank is sufficient to pay using the DuitNow QR to you.

9. When will I receive the payments made by my customers using DuitNow QR and how do I know if the payment has been successfully made and credited into my account?

All payments should be received instantly and you may check the payment transaction history from the BSNeBiz App and/or the BSNeBiz web page to confirm that you have received the payments from the customers.

10. Can other banks or e-Wallet users make payments by scanning BSN DuitNow QR code?

Yes. DuitNow QR code allows interoperability between all participating banks and e-Wallet operators.

Customers will be able to make payments using only one app to scan the DuitNow QR code provided by any of the participants. As such, BSN merchants are only required to display one DuitNow QR code to their customers to enable the customers to make payments to the merchants.

11. How do I ensure that the DuitNow QR code is tied to my merchant account before I start using it?

Please check if the merchant outlet name displayed on the DuitNow QR code matches your registered business name.

You can also try to scan the DuitNow QR code and make one (1) transaction to ensure the DuitNow QR code has been linked to the correct account number.

For every transfer or payment made, check and confirm the transaction date, time and amount based on payment transaction history from BSNeBiz App and web page.

As an additional precautionary measure, you may also request your customer to display the fund transfer confirmation slip to you.

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12. What are the types of DuitNow QR codes available for scanning?

There are two types of QR codes:

1) **Static DuitNow QR Code**

DuitNow QR standee

DuitNow QR generated from merchant's mobile device

- Static DuitNow QR code is the one that BSN's merchant may generate or print out from the BSNeBiz App or website upon registration.
- It has the merchant's account details. The customers must enter the amount after scanning the DuitNow QR code either from the standee or directly from BSN merchant's mobile device.
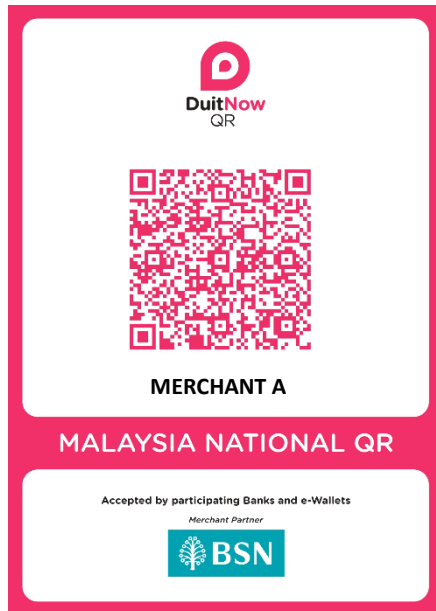
2) **Dynamic DuitNow QR Code**

- It has the merchant's account details and transaction amount has been embedded into it. The customers can just scan DuitNow QR code without entering the purchase amount.

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13. How standard DuitNow QR should be displayed by the Merchant?

The merchant shall at all times display and use the DuitNow QR in the standard format as follows:

14. Is there any possibility that the DuitNow QR payment from the customers being rejected or cannot be completed?

Yes, payment may be declined or cannot be completed including due to these reasons:

- Insufficient balance in customer's account;
- Poor internet connectivity; or
- Merchant's DuitNow QR service has been deactivated

15. Where can I get further assistance and information on BSN DuitNow QR?

For further assistance and information, you can reach us via email bsnebiz_support@bsn.com.my or contact our BSN Customer Centre at 1300-88-1900.

Disclaimer:

This document is not the main source of reference and for further information on the BSNeBiz DuitNow QR services, merchants are advised to refer to the 'BSNeBiz DuitNow QR Services Terms and Conditions' which are accessible here.