

PayNow on SGQR

Frequently asked questions

1. General

a. What is Singapore Quick Response Code (SGQR)?

SGQR is Singapore's unified payment QR code. It combines Paynow QR and other payment QR codes into one single SGQR label, thereby simplifying QR payments for merchants and consumers.

b. What are the benefits of SGQR?

- ◆ **One Unified QR:** SGQR brings together PayNow and other e-payment options into one single QR, simplifying QR displays.
- ◆ **Maximum convenience:** Scan and pay functionality brings greater convenience for your consumers by removing the need to know and key in alias when making payments.
- ◆ **Fast and Safe:** Funds received via PayNow are credited instantly into your PayNow Corporate linked account with HSBC.

2. Registration and Setup

a. What is the criteria to sign up for PayNow on SGQR?

Any customer with PayNow Corporate registered with HSBC can sign up for PayNow on SGQR.

b. How do I sign up for PayNow on SGQR?

If you meet the criteria set out in 2a above, you can sign up for PayNow on SGQR by submitting a HSBC PayNow Corporate – SGQR Service Application Form available on www.business.hsbc.com.sg.

c. Can I have 2 PayNow on SGQR linked to 2 different receiving bank accounts from different banks?

Yes, you can, given that you can register PayNow Corporate with multiple receiving bank accounts by adding different suffixes to the UEN for each of your accounts held with each participating bank.

Each unique SGQR can be linked to the different aliases you have registered.

For example:

UENABC linked to Bank Account 1 and printed as SGQR ABC

UENXYZ linked to Bank Account 2 and printed as SGQR XYZ

3. Receiving Funds

a. Is there a SGQR app for consumers to make payments?

No, there is no SGQR app to make payment. Customers of PayNow participating banks can scan a PayNow-SGQR code (<https://www.abs/org.sg/consumer-banking/pay-now>) to make PayNow payments using the existing mobile banking applications

b. What is the difference when receiving funds via PayNow QR and SGQR?

There is no change in how funds are received via PayNow QR and SGQR. Merchants and consumers will enjoy a simplified QR payment through a single QR label.

c. Can I still receive funds via PayNow on SGQR if I have deregistered my PayNow Corporate alias?

No, you will not be able to receive funds via PayNow if you have deregistered the PayNow Corporate alias that is associated to the SGQR.

d. What details can I see on my bank statements for the funds received?

You will be able to see the transaction reference details (end to end ID) input by your payor or embedded in the SGQR and the ordering party details as provided by remitting bank.

BANK REFERENCE
ORDERING BANK/CUSTOMER
END TO END ID
PAYNOW

4. SGQR Printing and Presentment Guidelines

a. What do I need to take note of when displaying the SGQR at outlet?

The guidelines to adhere to are as follows:

- ◆ You are requested to validate the printed QR code before it is displayed for use.
- ◆ SGQR is to be displayed in a visible and prominent position and location in its physical outlet.
- ◆ You shall ensure that only a single QR code in respect of each SGQR ID is placed at the location registered by you with the Bank (ie SGQR location)
- ◆ You will prominently display any promotional materials provided by the Bank and publicise to payors the payment methods which are accepted by you at that outlet as a means of payment.

b. What do I need to consider if I wish to print the SGQR independently for display at outlet?

The key principles to adhere to are as follows:

- ◆ Quick reading of the SGQR – size of the QR should allow phones to be able to scan the QR from a reasonable distance away.
- ◆ Printing of either size A5 or A6 is allowed
- ◆ Branding marks or icons should be visible, easily identified and of the same size
- ◆ Branding marks or icons should be listed in alphabetical order, in a Z-pattern and centre aligned
- ◆ Maximum number of marks per row depends on size of final QR

For example:

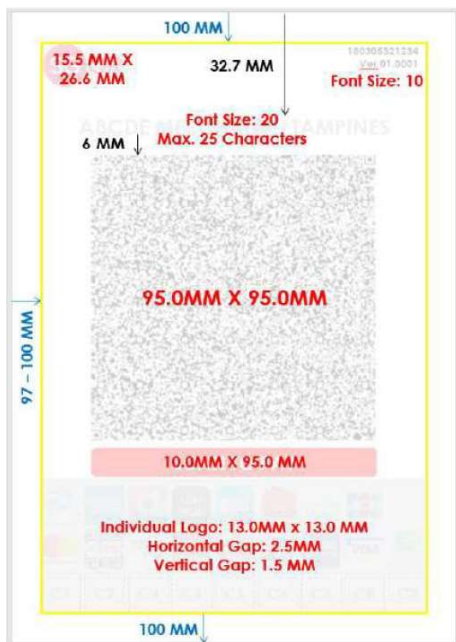


b. What material must the label be printed on when printing for display at outlet?

All labels must be printed in full colour and high-resolution image (recommended 300 DPI) on vinyl code, matt surface water resistant sticker/cardboard in either A5 or A6 dimension.

c. What are the standard specifications that should be followed when printing for display at outlet?

The dimension illustrated below, based on A5 size, is the standard to follow. For deviation of size eg A6, the dimension should be adjusted proportionally.



d. What are the display options if I want to print the SGQR on my company's bills/invoice for our customers?

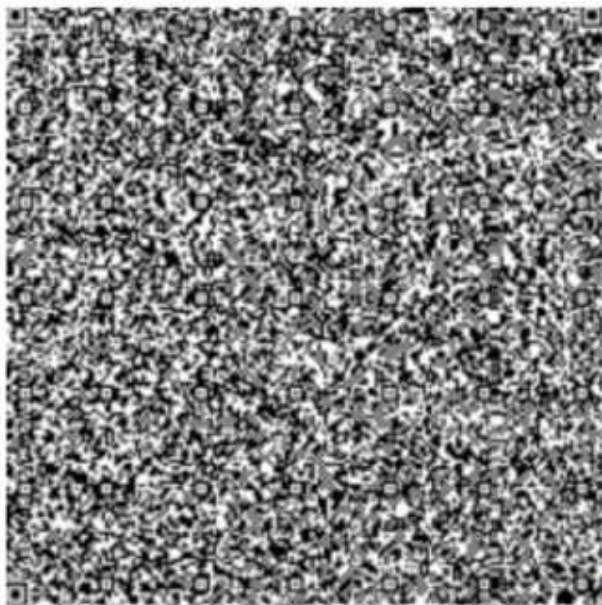
There are two options:

Option 1: Modular with Scheme Names

You may display the SGQR as follows:

- ◆ The Scheme Names should be in alphabetical order eg the accepted payment names for EZ-link, Grab, Master, NETS, PayNow, Union Pay, Visa can be displayed as shown below; and
- ◆ The Scheme Names are of equal size and could be placed away/apart from the SGQR; and
- ◆ SGQR logo is placed next to the augmented SGQR

For example:



Accepts:
EZ-link, Grab, Master, NETS, PayNow, Union Pay, Visa

PayNow participating banks:
Bank of China, Citibank, DBS/POSB, HSBC, Industrial and Commercial Bank of China, Maybank, OCBC, Standard Chartered Bank, UOB

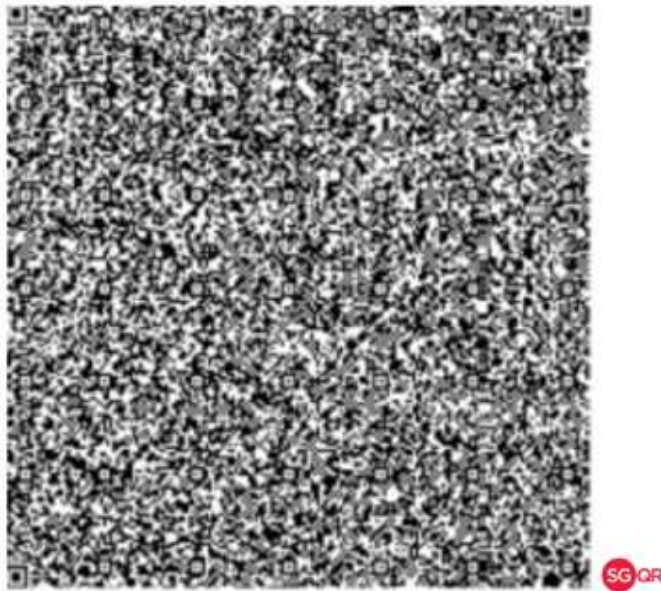
The list of accepted payment scheme names can be displayed above, below, or to the side of the SGQR on your bills or invoices.

Option 2: Modular with Scheme Logo

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

- ◆ 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;
- ◆ The display of the Marks are in alphabetical order, from left to right;
- ◆ The Marks are of equal size and could be placed away/apart from the SGQR
- ◆ SGQR logo is of equal size to the Marks but placed next to the SGQR

For 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, Standard Chartered Bank, UOB

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