

OCBC OneCollect

FREQUENTLY ASKED QUESTIONS (FAQ)

General FAQ

1. What is OCBC OneCollect?

OCBC OneCollect is a cashless collection solution and merchant platform that comprises the experience of both web portal and mobile application to enable retail collection with QR codes just by using a smartphone camera. We currently offer both DuitNow QR and PayNow QR which opens your business to receive payment both Malaysians and Singaporeans, in SGD and MYR currencies.

2. How does OCBC OneCollect works?

By scanning generated **PayNow** or **DuitNow QR codes** using a smartphone camera, this allows merchants in Malaysia to receive payments in MYR from their customers that wish to pay either in **MYR** or **SGD**. Firstly, merchants start by inputting collection price in **MYR** on OCBC OneCollect app.

For customers that wish to make payment in **SGD**, they just need to scan the generated **PayNow** QR code. As for customers that wish to make payment in **MYR**, they can choose to scan the generated **DuitNow** QR code through their respective mobile banking application.

3. What is PayNow?

PayNow is a funds transfer service available to retail customers of 9 participating banks in Singapore – Bank of China, Citibank Singapore Limited, DBS Bank/POSB, HSBC, Industrial and Commercial Bank of China Limited, Maybank, OCBC Bank, Standard Chartered Bank, and UOB.

With PayNow QR code, retails customers of participating banks can now transfer fund by scanning the PayNow QR code using the existing mobile banking applications of the participating banks.

4. What is DuitNow QR?

DuitNow QR is Malaysia's National Standard Quick Response [QR] established by PayNet under Bank Negara Interoperable Credit Transfer Framework [ICTF]. Merchant's customers can make payment from any participating Banks and/or e-wallet mobile apps. Merchants would only need to display one QR code which is the DuitNow QR code to receive MYR payments as opposed to the current practice of displaying multiple proprietary QR codes at payment counter.

5. When will I receive the proceeds from my collection?

- For DuitNow QR – you will receive your proceeds into your OCBC account immediately.
- For PayNow QR – you will receive your proceeds within 2 business day.

6. What are the services available on OCBC OneCollect?

- Merchants [sellers] are able to collect payments from customers by customers scanning the QR code displayed on merchant's mobile device.
- Able to convert SGD payments to MYR with PayNow QR.
- Able to collect MYR payments with DuitNow QR.
- Able to view historical transactions and download from web portal.
- Create and assign Worker and Manager IDs to login OCBC OneCollect for collection.

7. Who can apply to set up OCBC OneCollect?

Only the **authorized person** of the company/entity with OCBC account can apply for OCBC OneCollect on behalf of the company/entity.

8. Do I need to have an OCBC Account to use OCBC OneCollect?

Yes. It can be used by existing OCBC non-individual customers with an OCBC conventional or Islamic current account. The service will extend to non-OCBC customers in near future.

9. What are the types of OCBC OneCollect available for scanning?

- For DuitNow QR, you have a choice of displaying static QR at your touch points, or use OCBC OneCollect app to collect payment with dynamic QR*.
- For PayNow QR, you can only use dynamic QR via OCBC OneCollect app.

*Dynamic QR Code: It has Seller's account details and transaction amount embedded to it. You can just scan it without entering the purchase amount.

Merchant will present the QR to the buyer, and buyer to scan the QR to complete the payment.

User Registration FAQ

1. How do I set up OCBC OneCollect (First-timer)?

Existing OCBC Customer [6 steps only]

- I. Download OCBC OneCollect app from GooglePlay (Android users) or AppStore (Apple users).
- II. Once the app is downloaded, open and key in your mobile number. You will receive an SMS from us with 6-digit one-time-password [OTP].
- III. Enter the 6-digit OTP.
- IV. Select the wallets OR schemes you want to sign up with.
- V. Fill in your bank account information by entering your account name and number.
- VI. Complete the mandatory fields under Company Information section.
- VII. Submit and wait within **7 working days** for approval. Once approved, we will inform you via SMS.

If declined, we will inform you via SMS and you can log in to the OCBC OneCollect App to know the reason. You can make the necessary changes as advised and resubmit your application in OCBC OneCollect App.

If you need further assistance, kindly refer to our friendly Customer Service Center at **1300-88-7000** for further enquiries.

2. How do I submit the documents required?

The documents are submitted through OCBC OneCollect mobile app or through OCBC OneCollect web portal.

3. Do I need to key in my OTP every time I launch and use?

No. You only need to login one time and the session is live until you logout the session. The session will auto-logout if inactive for more than 1 hour.

Transactions FAQ

1. What is my daily transaction limit to use OCBC OneCollect?

The transaction limit depends on the pre-agreed setup of the buyer bank. There is no maximum limit a merchant can collect in a day.

2. Are there any charges for using OCBC OneCollect?

- A. **DuitNow QR:** For both on us and off us transaction
 - CASA source of fund: waived until **31 Dec 2022**
 - Credit Card source of fund @ merchant discount rate (MDR) of 0.25%

- B. **PayNow QR:** CASA source of fund= waived until **31 Dec 2021**

3. I can't perform any transaction through OCBC OneCollect. What should I do?

If you're facing issues with OCBC OneCollect, please try any of these methods:

- A. Restart device - Many common download issues can be fixed by turning off, restarting device and re-try to download.

- B. Check data connection – A strong Internet connection (Wi-Fi or mobile data) is required to use the App. Re-launch the App when the Internet connection is good.

- C. Check device's available storage – If the storage space is low, please uninstall other apps or delete items like pictures or videos to free up space. The problem could also be attributed to multiple suspended apps running in the background. Please close unused apps to free up memory and resources.

- D. Clear cache & data - Clear cache and data on the App Store or Google Play Store application and try to download the app again.
- E. Update to the latest version of the OCBC OneCollect app or uninstall and re-install the app.

4. What are the safety measures to be taken before proceeding with the transaction?

You are required to ensure the following: always activate your auto screen lock-out function when your mobile phone is not in used.

5. How do I know my collection status?

After your buyer has make the payment, the status will be displayed on the screen and you will also receive a notification via in-app Push Notification. Alternatively, you may view the transactions in your history page.

6. Why is my buyer's payment being rejected?

Your buyer's payment may be declined due to these reasons:

- A. Insufficient balance in buyers' account;
- B. Poor internet connectivity;
- C. Transaction rejected by buyer bank.

7. What happens if the amount transferred was wrong due to either Merchants/Sellers or Customers/Buyer's mistake?

Any settlement of discrepancies shall be between the Seller/Cashier and the Buyer. Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate and agreed by both parties. OCBC Bank Malaysia **will not** support any instructions by either party to revoke or refund QR Payments that has been successfully transferred.

8. How do I know if the payment were successfully made and credited to my account?

Once customers [buyers] have scanned your code, you will receive a push notification on the successful status of payment. You will also see an acknowledgement page regarding the successful status of payment. Alternatively, you may check the transaction history for successful payments made in OCBC Merchant Portal to check payment status.

Others FAQ

1. What if I want to print physical evidence out (receipt) as evidence/ reconciliation purposes?

You are able to connect your printer with your device in the OCBC OneCollect app.

2. What if I lost my phone?

If you are able to get back the same number you've registered in OCBC OneCollect on a new device, you are able to obtain back the past transactions. But if you got a new number and haven't register it on OCBC OneCollect app, you will have to register again.

3. What are the languages provided in the app?

English and Simplified Chinese.

4. Can you help me to get started?

Should you need any assistance, we'll be happy to guide you through the first steps. We provide user guide for you to refer and you can always contact us by **1300-88-7000**.