PSBANK MOBILE QR FACILITY
Frequently Asked Questions

1. **What is the PSBank QR?**

   The PSBank QR is a digital functionality available in PSBank Mobile App. With the PSBank QR you may instantly request, receive, and send or transfer funds from both PSBank and third party accounts, or other QRPh participating institutions. A QR code is a two-dimensional barcode that can be read using a smartphone. It's a quick, convenient, and safe way to request, send or transfer funds, eliminating the need to enter long and confusing account information.

   Note: Payments to Merchants and Billers are not yet available.

2. **What are the QRPh participating banks?**

   - Sender and Receiver:
     - Asia United Bank
     - Chinabank
     - Landbank
     - Metrobank
     - PSBank
     - RCBC
     - Union Bank

   - Receiver:
     - PayMaya

3. **What are the available features of the PSBank QR?**

   The available features of the PSBank QR are:

   - **Generate QR** – to request funds
   - **Scan or Upload QR** - to send or transfer funds

4. **What are the eligible receiving accounts when generating a PSBank QR?**

   The following accounts are eligible receiving accounts:
   - PSBank Peso Current/Checking Account
   - PSBank Peso Savings Account
   - PSBank Prepaid Mastercard Account

5. What are the eligible source accounts to send or transfer funds via QR?

The following accounts are eligible as source accounts:
- PSBank Peso Current/Checking Account
- PSBank Peso Savings Account
- PSBank Prepaid Mastercard Account

6. What are the required information to generate a QR Code?

All required information to generate a QR Code are automatically filled in except for the amount which you may or may not provide, to give the Sender the freedom to indicate the amount he/she wishes to send or transfer.

Note: Amount should not exceed the daily transaction limit of PhP50,000.

7. How can I generate PSBank QR using the PSBank Mobile App?

You may generate a PSBank QR from the following PSBank Mobile App modules:
- Side menu
- "Create a Transaction"
- QR Quick links

To generate PSBank QR from the Side Menu:

1. Log-in to PSBank Mobile App
2. From the side menu, select the "QR" icon
3. Tap "Generate QR"
4. Choose the receiving account
5. On the "QR Details" screen, the QR Code name will auto-populate. On the "Amount" field, you may or may not indicate the amount.
6. Click "Proceed." The generated QR Code will be displayed.
7. Select "Save QR" or "Share QR"
   If you choose "Save QR," it will be stored in the gallery of your mobile device under the PSBank folder. On the other hand, if you choose "Share QR," icons of available social media will be displayed. To share the PSBank QR, you may present it immediately to the Payer or select from the social media icons displayed.

To generate PSBank QR from "Create a Transaction":

1. Log-in to PSBank Mobile App
2. On the "My Accounts" screen, choose the receiving account and tap "Create a Transaction"
3. Select "QR"
4. Tap "Generate QR"
5. On the "QR Details" screen, the QR Code name will auto-populate. On the "Amount" field, you may or may not indicate the amount.
6. Click "Proceed." The generated QR Code will be displayed.
7. Select "Save QR" or "Share QR"

To generate PSBank QR from QR Quick Links:

1. On the PSBank Mobile App log-in screen, tap the "QR" icon
2. Tap "Generate QR".
3. Enter your log-in details.
4. Choose the receiving account.
5. On the "QR Details" screen, the QR Code name will auto-populate. On the "Amount" field, you may or may not indicate the amount.
6. Click "Proceed." The generated QR Code will be displayed.
7. Select "Save QR" or "Share QR"

8. **How do I transfer funds via PSBank QR?**

You may scan or upload the PSBank QR or the QR of other QRPh participating institutions from those saved in the gallery of your device to transfer funds.

Reminder: For your security and to avoid transferring funds to the wrong account, please ensure that the PSBank QR or the QR of other QRPh participating institutions you received came from the Requestor/Target Recipient.

9. **What are the transaction limits for PSBank QR?**

	LIMITS
No. of Fund Transfer Transactions per Day	No Limit
Limit per Account per Day	PhP50,000
Limit per Transaction	PhP50,000

10. How do I Scan or Upload the PSBank QR or QR of other QRPh participating institutions?

You may Scan or Upload the PSBank QR or QR Code of other QRPh participating institutions from the following PSBank Mobile App modules:

- Side menu
- "Create a Transaction"
- QR Quick links

To Scan PSBank's or other QRPh participating institutions' QR Code from the Side Menu:

1. Log-in to PSBank Mobile App
2. On the side menu, select the "QR" icon
3. Tap "Scan QR"
4. Scan the QR Code received
5. Choose the source account
6. On the Transfer details screen, the QR information will be displayed.
7. Enter the amount (if it is not included in the QR details)
8. Select the "Transfer Schedule" and enter the "Purpose"
9. Input the One-Time Password (OTP)
10. Click "Submit"
    The transaction summary will be displayed.

To Scan PSBank's or other QRPh participating institutions' QR Code from "Create a Transaction":

1. Log-in to PSBank Mobile App
2. On the "My Accounts" screen, choose the source account and tap "Create a Transaction"
3. Select the "QR" icon
4. Tap "Scan QR"
5. Scan the QR Code received
6. On the Transfer details screen, the QR information will be displayed.
7. Enter the amount (if it is not included in the QR details)
8. Select the "Transfer Schedule" and enter the "Purpose"
9. Input the One-Time Password (OTP)
10. Click "Submit"
    The transaction summary will be displayed.

To Scan PSBank's or other QRPh participating institutions' QR Code from Quick Links:

1. On the PSBank Mobile App log-in screen, tap the "QR" icon
2. Select "Scan QR"
3. Scan the QR Code received
4. Enter your Log-in details
5. Choose the source account
6. On the Transfer details screen, the QR information will be displayed.
7. Enter the amount (if it is not included in the QR details)
8. Select the "Transfer Schedule" and enter the "Purpose"
9. Input the One-Time Password (OTP)
10. Click "Submit"
    The transaction summary will be displayed.

To Upload PSBank's or other QRPh participating institutions' QR Code from the Side Menu:

1. Log-in to PSBank Mobile App
2. On the side menu, select the "QR" icon
3. Tap "Upload QR"
4. Choose a QR Code from those saved in the gallery of your device
5. Choose the source account
6. On the Transfer details screen, the QR information will be displayed.
7. Enter the amount (if it is not included in the QR details)
8. Select the "Transfer Schedule" and enter the "Purpose"
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7. Enter the amount (if it is not included in the QR details)
8. Select the "Transfer Schedule" and enter the "Purpose"
9. Input the One-Time Password (OTP)
10. Click "Submit"
    The transaction summary will be displayed.

11. How do I know if the transaction was successful?

For **Generate QR**, the generated QR Code will be displayed. For **Scan QR** or **Upload QR**, aside from the in-app notification, a confirmation via SMS and email will be sent to your registered mobile number and email address, respectively.

12. What are the applicable fees when using PSBank QR?

• Generate QR	-	FREE
• Transfer funds to PSBank accounts via QR	-	FREE
• Transfer funds to Other Bank accounts via QR	-	WAIVED (until further notice)

13. Can I cancel or change the QR code I generated, scanned or uploaded?

To cancel the PSBank QR Code you've generated, simply select or tap "Home".

On the other hand, you may cancel "Scan or Upload QR Code" transactions by simply tapping "Home," for as long as the One-Time Password (OTP) has not been encoded.

Please note that once the OTP is encoded, the transaction will already be processed and funds will be transmitted instantly.

14. What should I do if I have concerns or questions on PSBank QR Facility?

For inquiries or concerns on PSBank QR Facility, you may call our 24/7 Customer Experience Hotline at (632) 8845-8888, e-mail us at customerexperience@psbank.com.ph or visit any PSBank Branch. You may also reach us via PSBank LiveChat@www.psbank.com.ph.