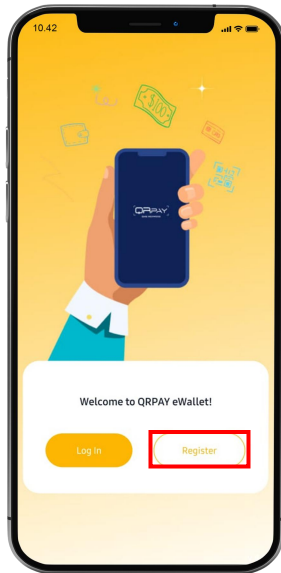


# QRPAY APP GUIDE BOOK



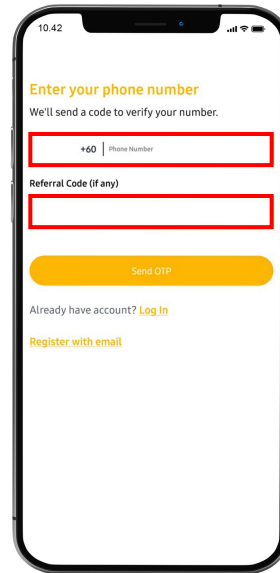
# 1. SIGN UP

## STEP 1



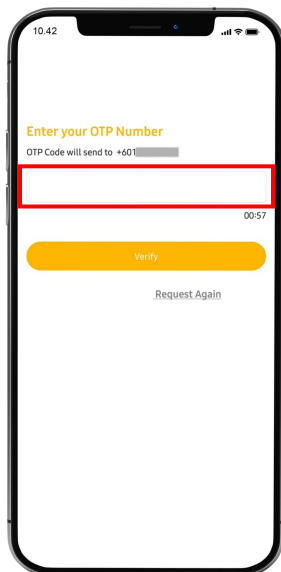
Click "Register".

## STEP 2



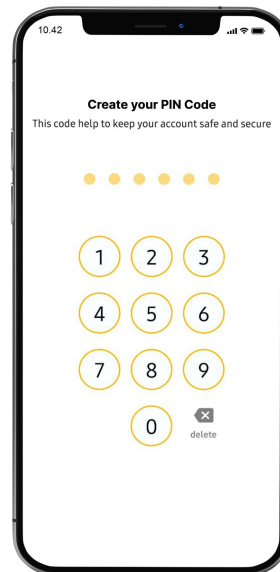
Enter your phone number (without 0) and referral code (if any).

## STEP 3



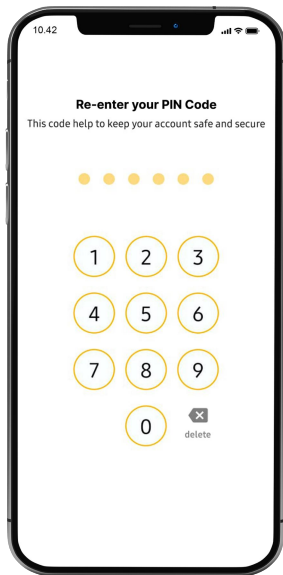
Input OTP number from SMS.

## STEP 4



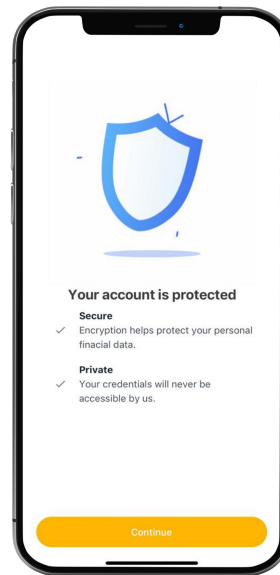
Create your PIN code in 6-digit.

### STEP 5



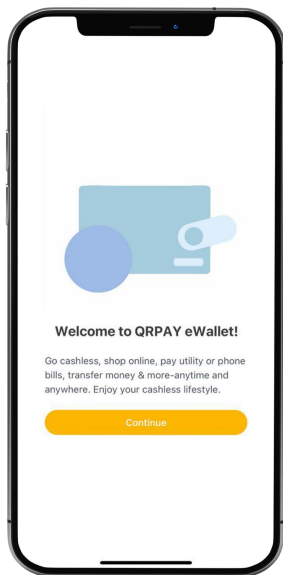
Re-enter your 6-digit PIN code.

### STEP 6



Your account is protected.

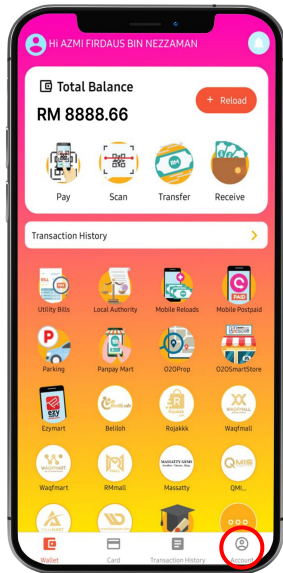
### STEP 7



Successful register!

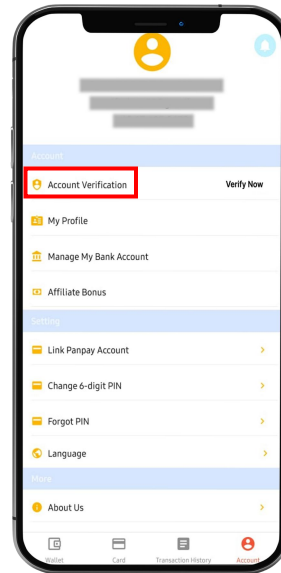
## 2. ACCOUNT VERIFICATION (FOR MALYSIAN)

STEP 1



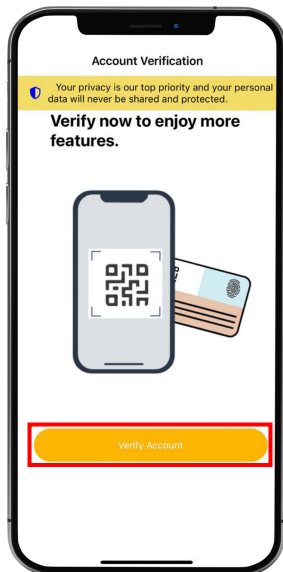
Click "Account".

STEP 2



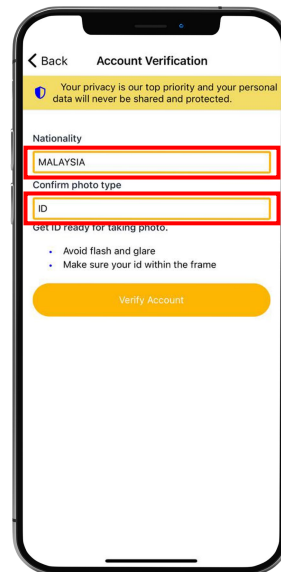
Click "Account Verification".

STEP 3



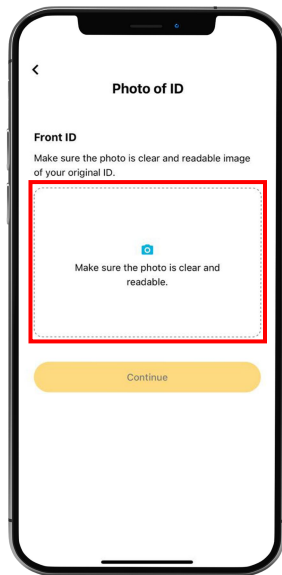
Click "Verify Account"

STEP 4



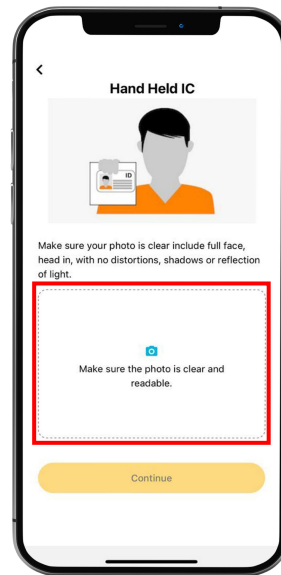
Select "Malaysia" and "ID"

### STEP 5



Click the camera icon and take "Front ID" photo.

### STEP 6

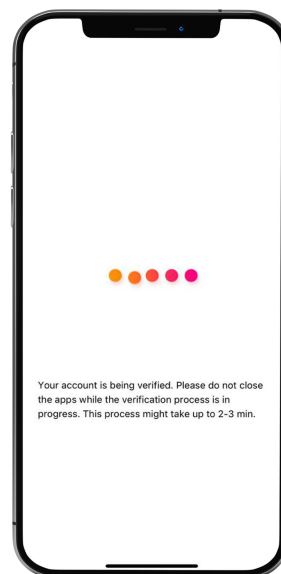


Click the camera icon and take "Handheld IC" photo.

### STEP 7

Fill in the information that required and click "Submit".

### STEP 8



Please DO NOT close the apps while the verification process is in progress.

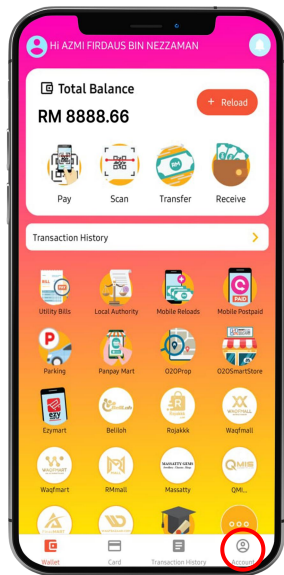
STEP 9



Successful submit!  
Verification will be reviewed and approval will be given within 2 – 3 working days

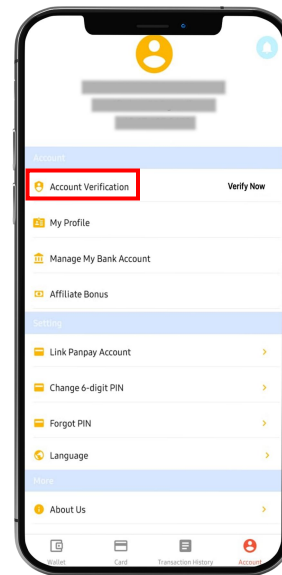
### 3.ACCOUNT VERIFICATION FOR OTHERS COUNTRY

STEP 1



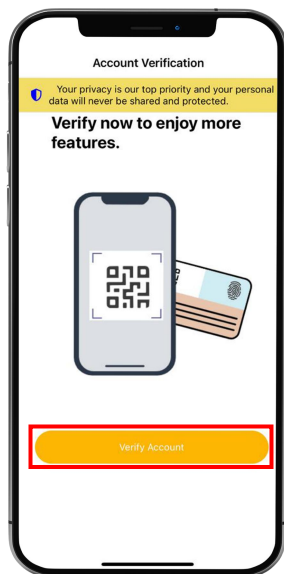
Click  
"Account".

STEP 2



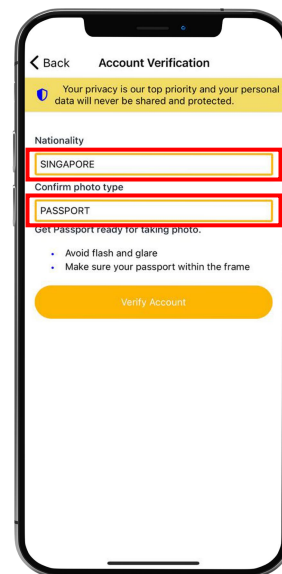
Click  
"Account  
Verification".

STEP 3



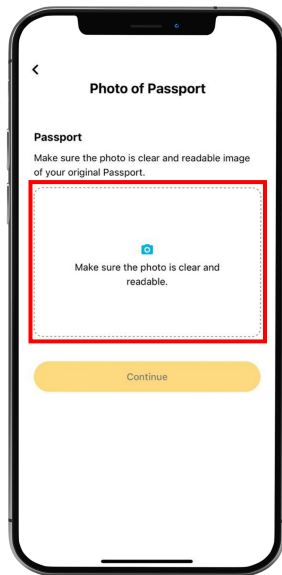
Click "Verify  
Account"

STEP 4



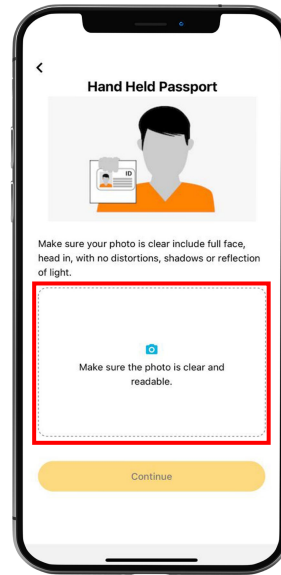
Select your  
nationality  
and confirm  
photo type.

### STEP 5



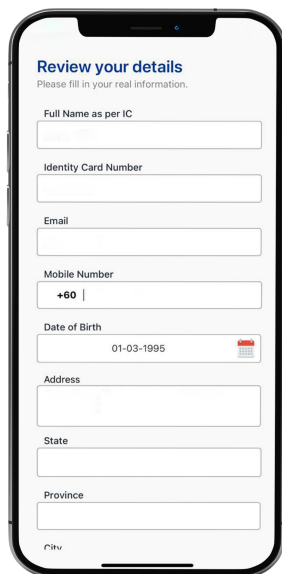
Click the camera icon and take "Passport" photo.

### STEP 6



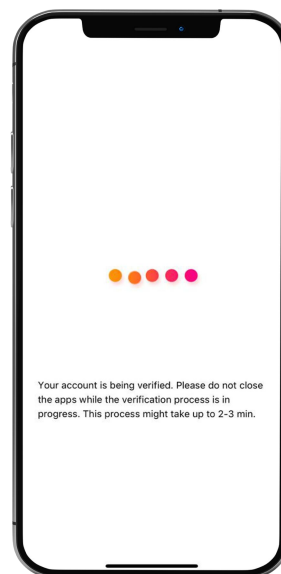
Click the camera icon and take "Handheld Passport" photo.

### STEP 7



Fill in the information that required and click "Submit".

### STEP 8



Please DO NOT close the apps while the verification process is in progress.



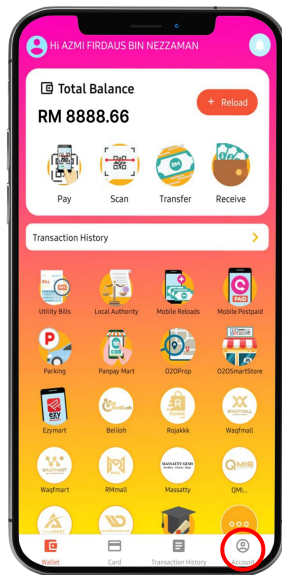
STEP 9



Successful submit!  
Verification will be reviewed and approval will be given within 2 – 3 working days

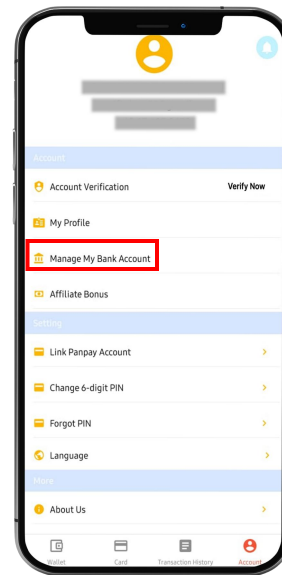
## 4.ADDING BANK ACCOUNT

### STEP 1



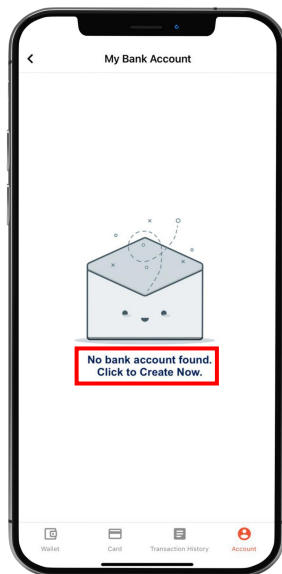
Click  
"Account".

### STEP 2



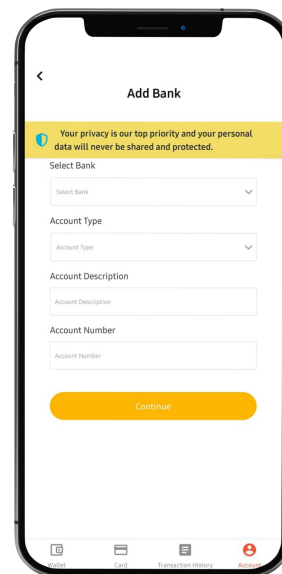
Click  
"Manage My Bank  
Account".

### STEP 3



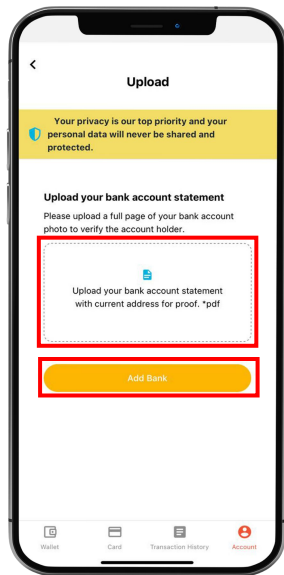
Click  
"Click to  
Create Now".

### STEP 4



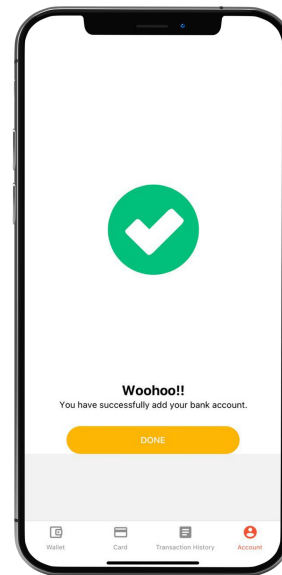
Fill up the  
information  
required.

### STEP 5



Attach your bank account statement and click "Add Bank"

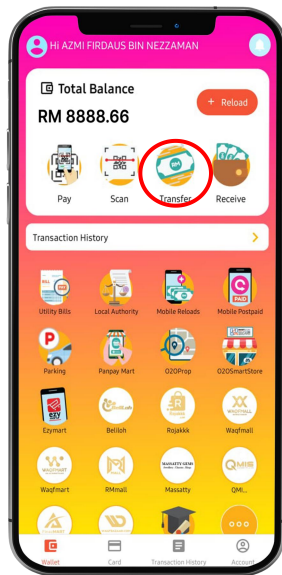
### STEP 6



Successfully add bank.

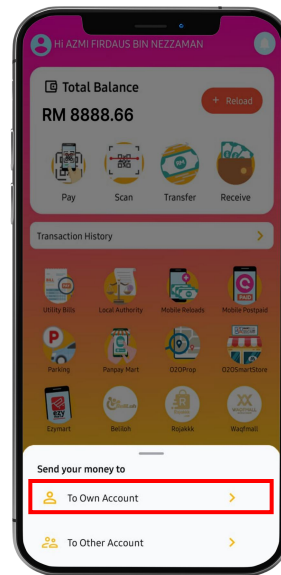
5. TRANSFER MONEY  
(TO OWN ACCOUNT)

STEP 1



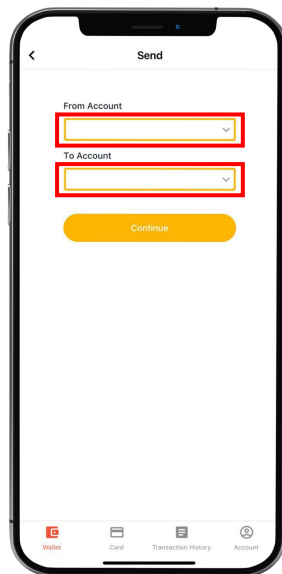
Click  
"Transfer".

STEP 2



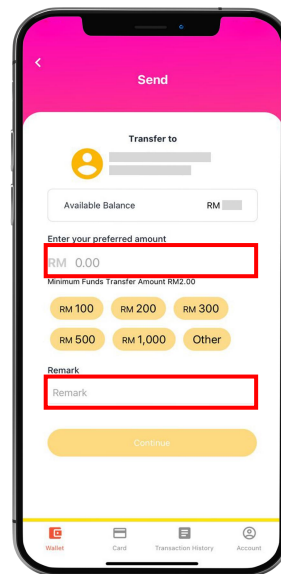
Select  
"To Own  
Account".

STEP 3



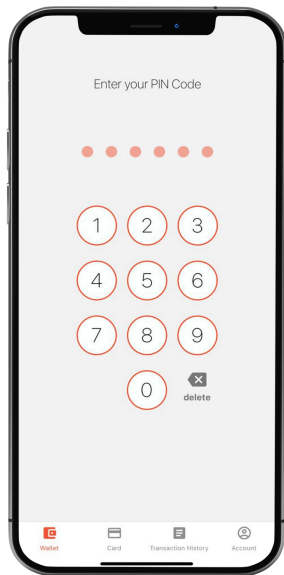
Select from  
"Account 1" to  
"Account 2".

STEP 4



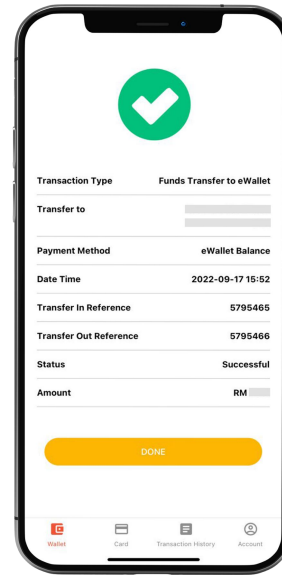
Enter  
transfer  
amount and  
remark. After  
enter, click  
"Continue".

STEP 5



Enter your 6-digit PIN code.

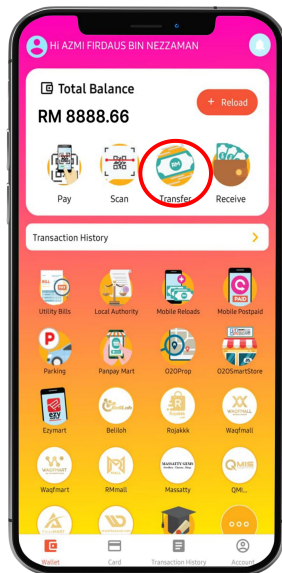
STEP 6



Successful transfer!

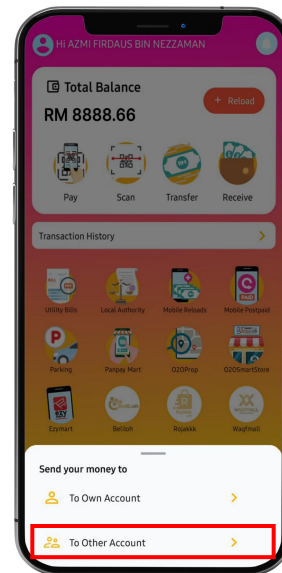
## 6. TRANSFER MONEY (TO OTHER ACCOUNT)

STEP 1



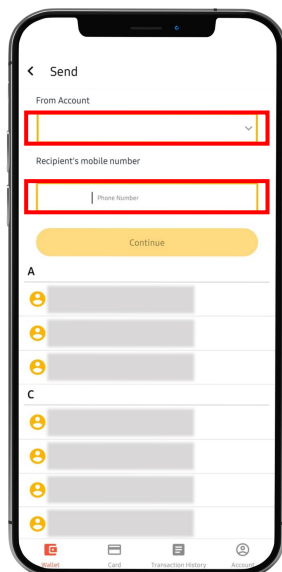
Click  
"Transfer".

STEP 2



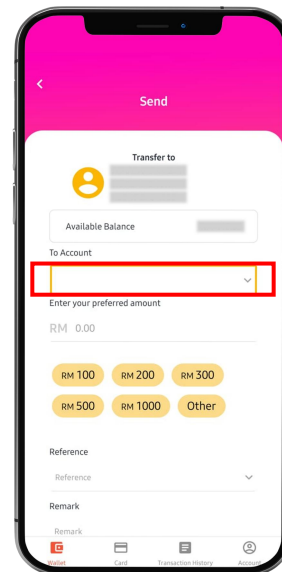
Select  
"To Other  
Account".

STEP 3



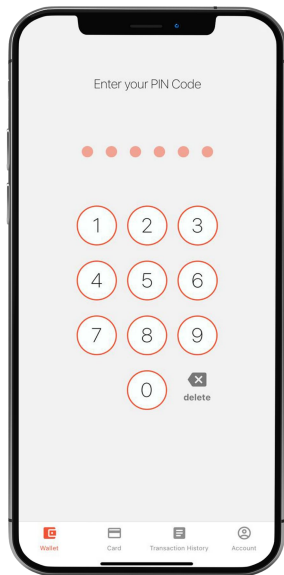
Select  
transfer  
from ewallet  
or  
Mastercard  
account and  
input  
recipient's  
mobile  
number.

STEP 4



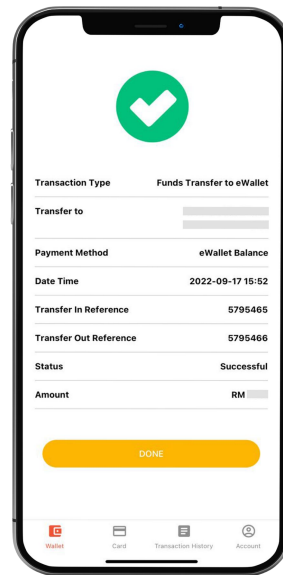
Select  
transfer to  
recipient  
ewallet or  
Mastercard.  
Enter  
transfer  
amount,  
reference  
and remark.

STEP 5



Enter your 6-digit PIN code.

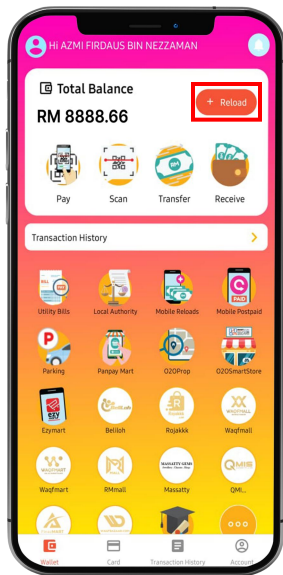
STEP 6



Fund transfer successful!

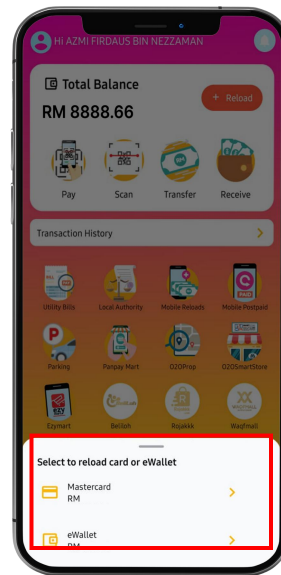
7. QR PAY E-WALLET OR MASTERCARD TOP UP

STEP 1



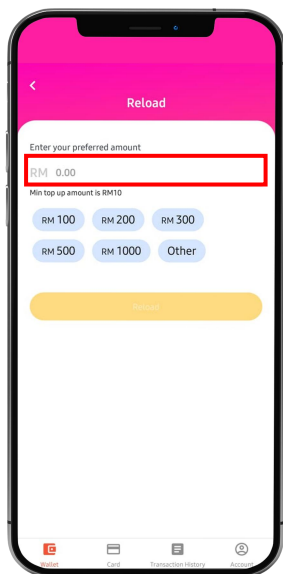
Click "Reload".

STEP 2



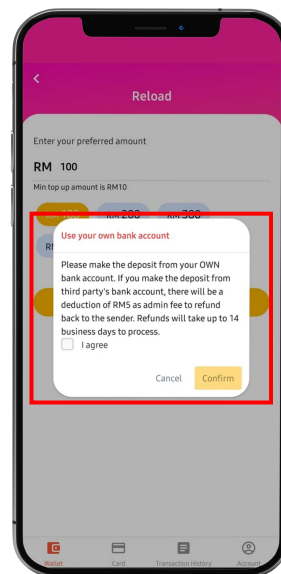
Select reload to ewallet or Mastercard.

STEP 3



Enter reload amount (Minimum top up amount is RM10).

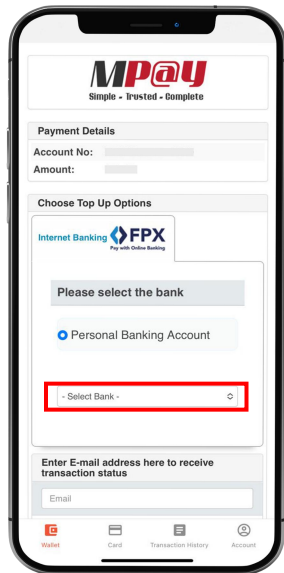
STEP 4



Tick "I agree" column box after reading "USE YOUR OWN BANK ACCOUNT".

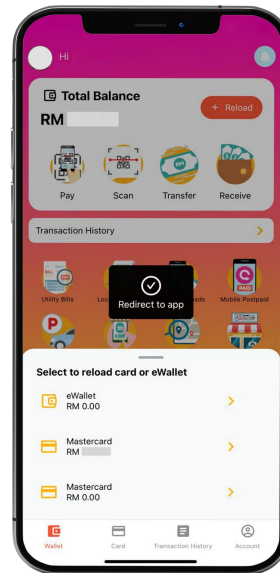


STEP 5



Select your bank.

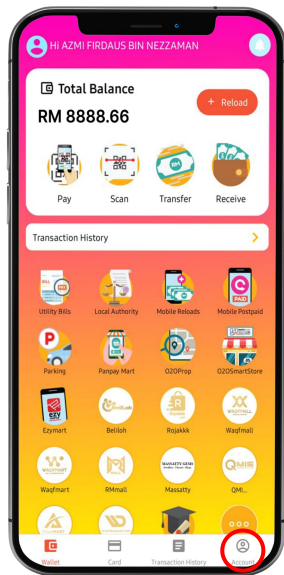
STEP 6



Reload successful!.

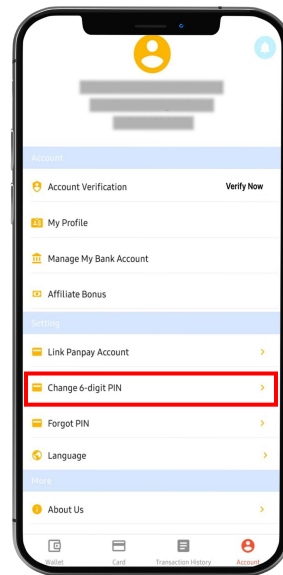
## 8.CHANGE 6-DIGIT PIN

STEP 1



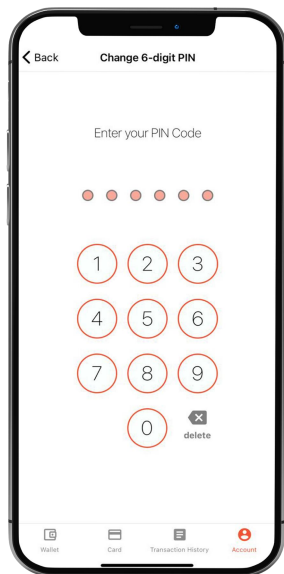
Click  
"Account".

STEP 2



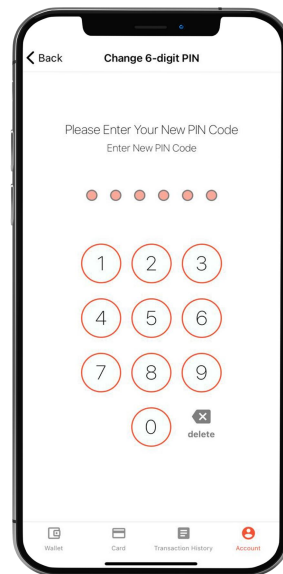
Click  
"Change 6-  
digit PIN".

STEP 3



Enter your  
old 6-digit  
PIN code.

STEP 4



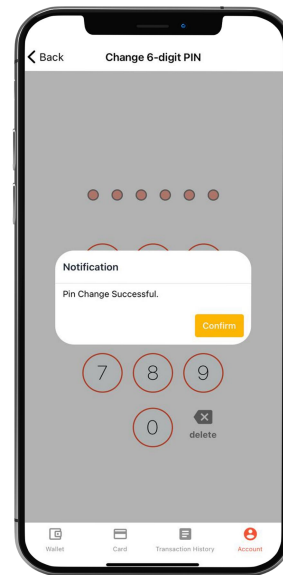
Enter your  
new 6-digit  
PIN code.

STEP 5



Re-enter your new 6-digit PIN code.

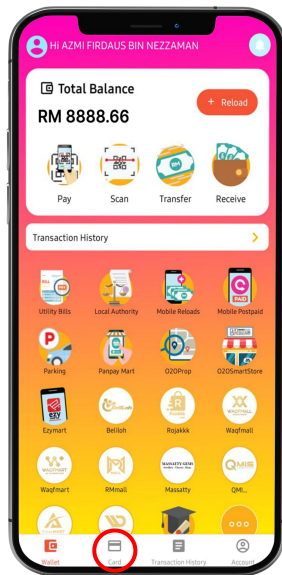
STEP 6



PIN change successful.

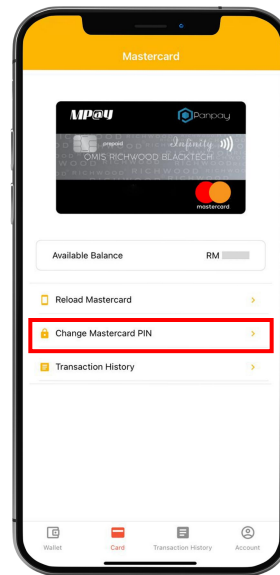
## 9.CHANGE MASTERCARD PIN

STEP 1



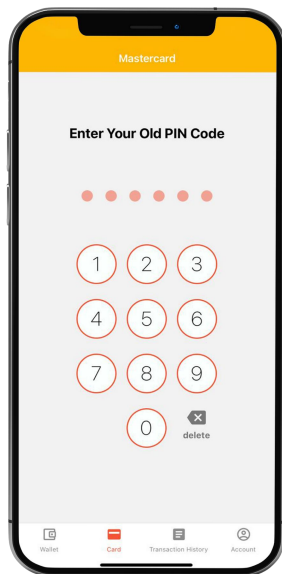
Click  
"Card".

STEP 2



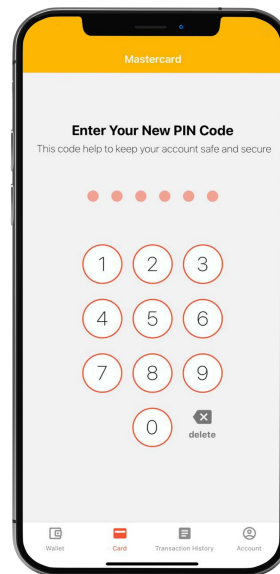
Click  
"Change  
Mastercard  
PIN".

STEP 3



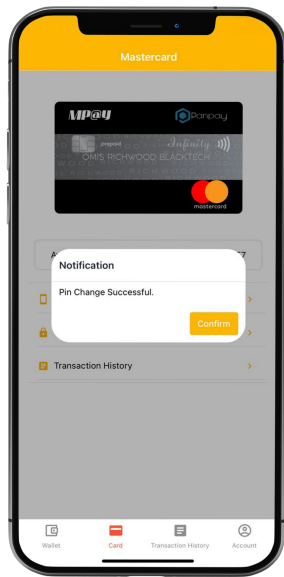
Enter your  
old 6-digit  
PIN code.

STEP 4



Enter your  
new 6-digit  
PIN code.

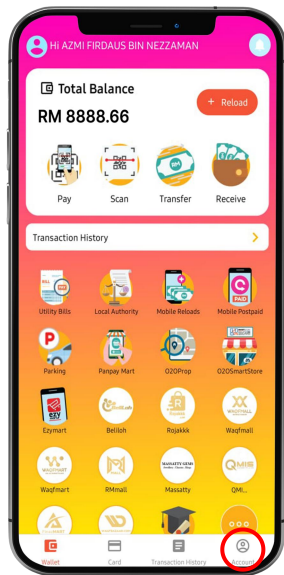
STEP 5



PIN change  
successful!

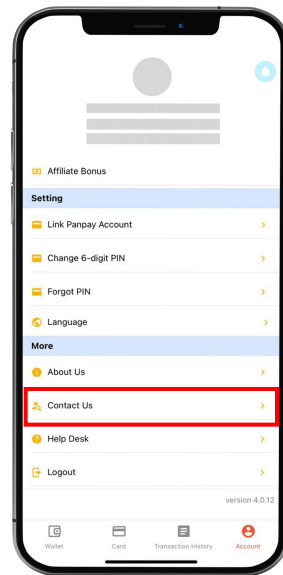
# 10. CONTACT WITH OUR CUSTOMER SUPPORT

STEP 1



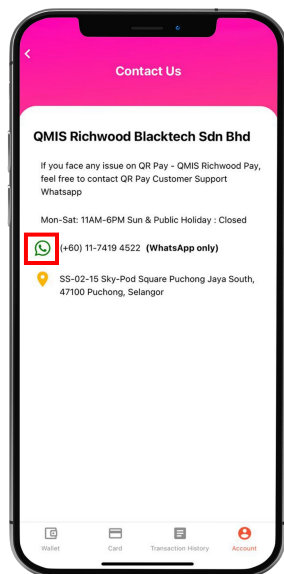
Click "Account".

STEP 2



Click "Contact Us".

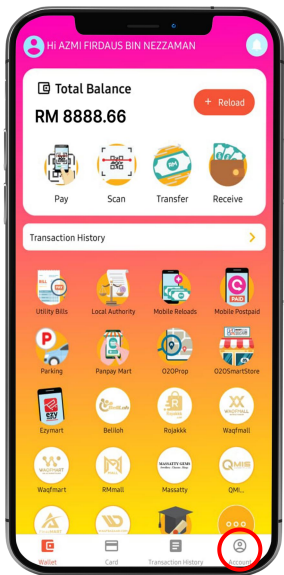
STEP 3



Click the WhatsApp icon and it will bring you to WhatsApp.

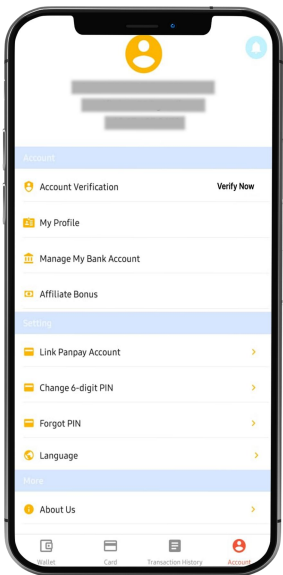
# 11. REFERRER A FRIEND

## STEP 1



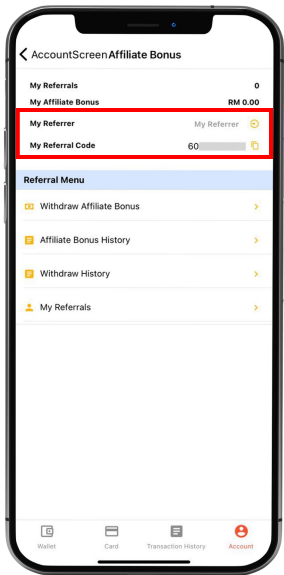
Click "Account".

## STEP 2



Click "Affiliate Bonus".

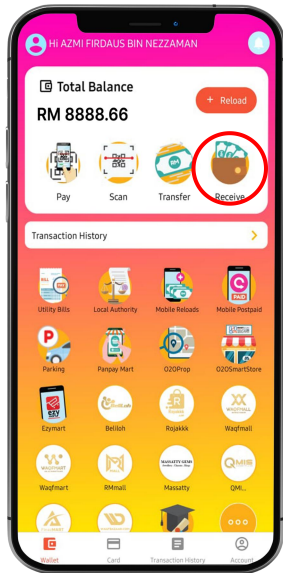
## STEP 3



You can enter your introducer referrer code at "My Referrer"

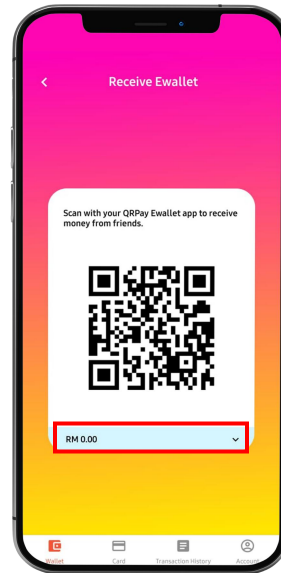
## 12. TRANSFER YOUR MONEY (QR SCAN)

STEP 1



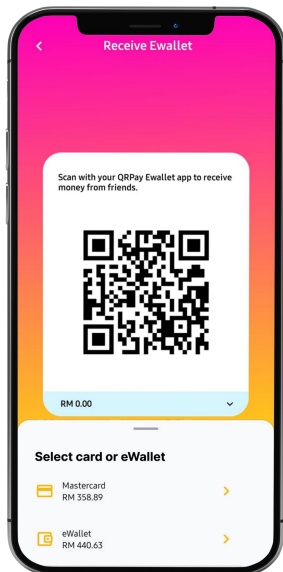
Receiver click "Receive".

STEP 2



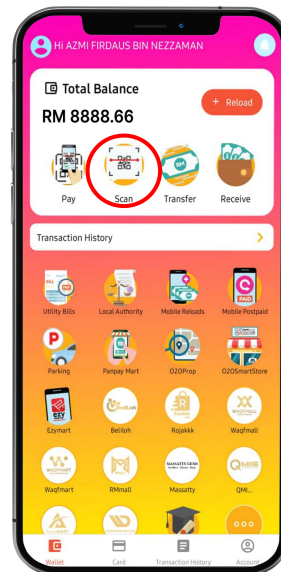
Click here.

STEP 3



Select ewallet or Mastercard to receive fund.

STEP 4



Sender click "Scan".

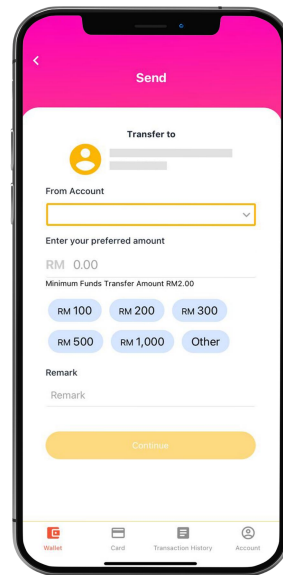


### STEP 5



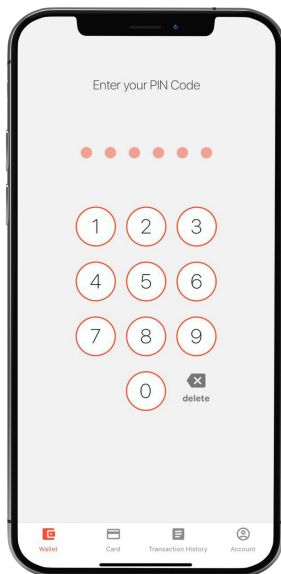
Sender scan receiver QR code,

### STEP 6



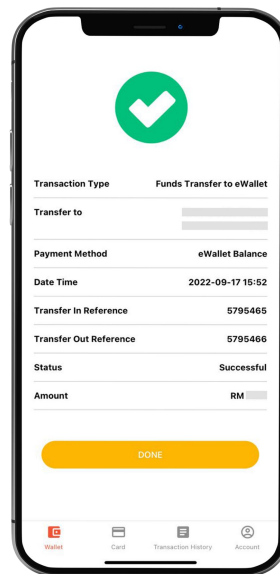
Enter transfer amount and remark. After enter, click "Continue".

### STEP 7



Insert your 6-digit PIN.

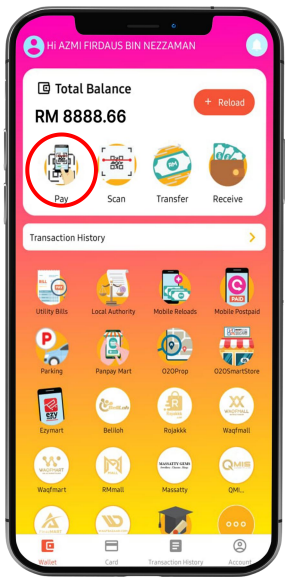
### STEP 8



Transaction successful.

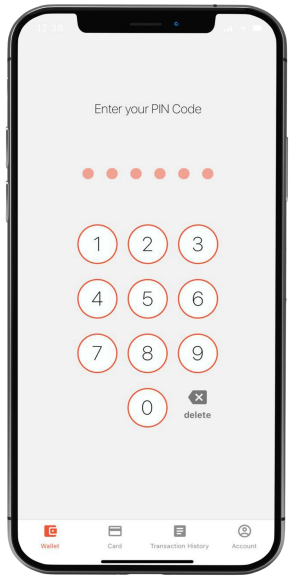
# 13.PAY WITH QR PAY EWALLET OR MASTERCARD

### STEP 1



Click "Pay".

### STEP 2



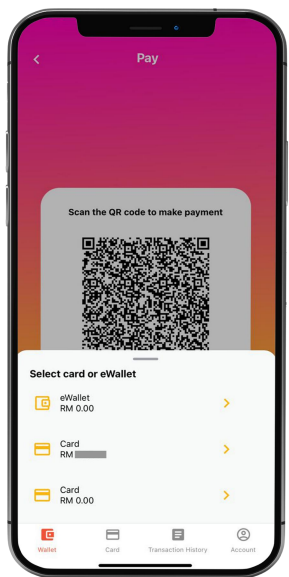
Enter your PIN code.

### STEP 3



Click here.

### STEP 4



Select ewallet or Mastercard to make payment.

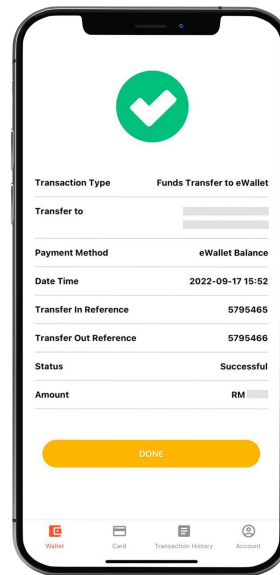


STEP 5



Show your QR Code to cashier and let cashier scan your QR code.

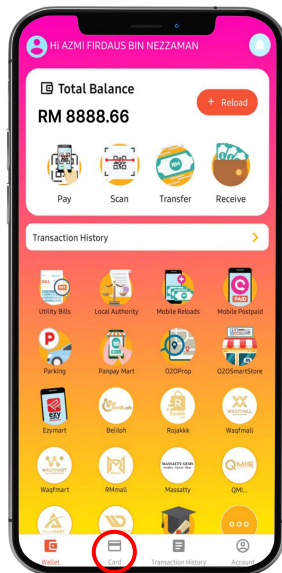
STEP 6



Paid successful!

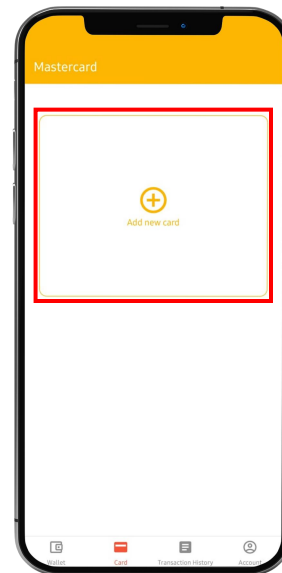
## 14. ENROLL QMIS RICHWOOD MASTERCARD

STEP 1



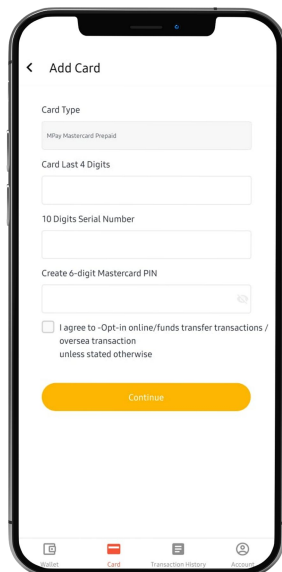
Click  
"Card".

STEP 2



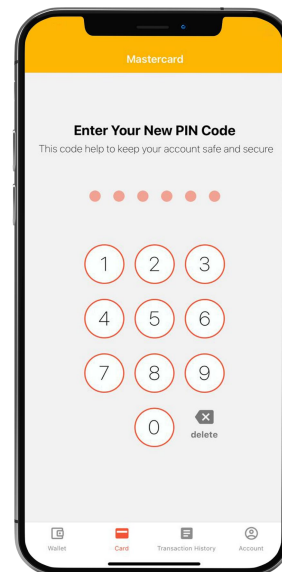
Click  
"Add New  
Card".

STEP 3



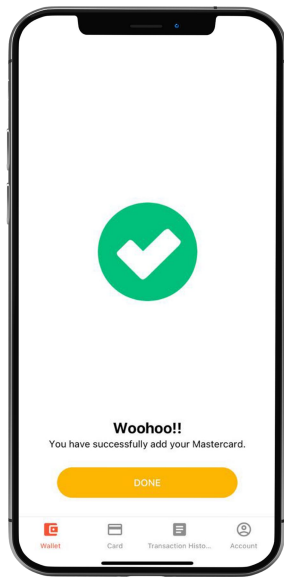
Fill the  
information  
required and  
click  
"Continue".

STEP 4



Enter your  
ewallet 6-  
digit PIN.

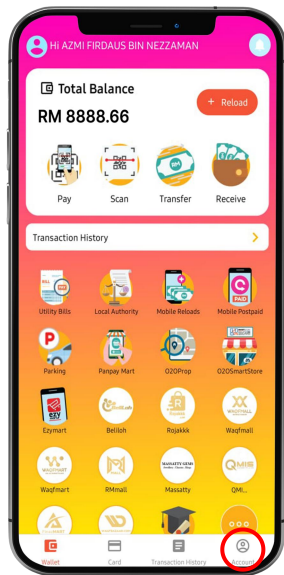
STEP 5



You have successfully add your Mastercard!

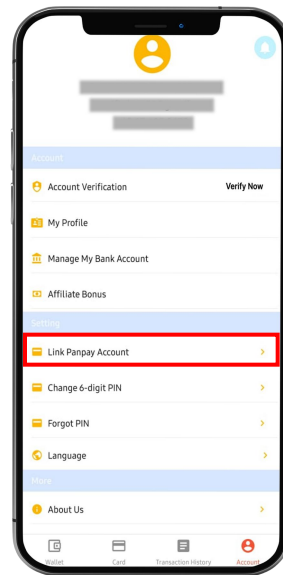
# 15.LINK WITH PANPAY ACCOUNT

STEP 1



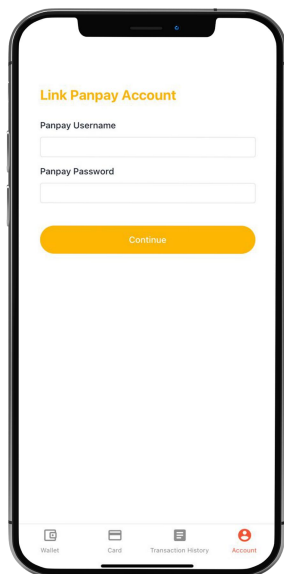
Click "Account".

STEP 2



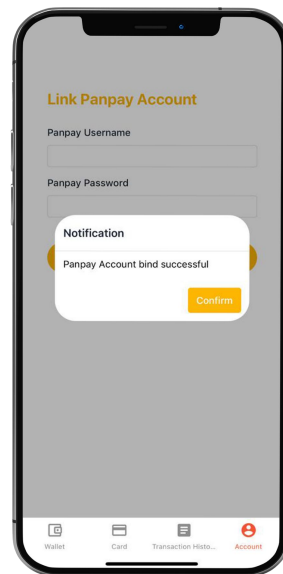
Click "Link Panpay Account".

STEP 3



Enter your Panpay Username and Panpay Password.

STEP 4



Panpay Account bind successful!

## 16. Topup Mastercard at Public Bank Cash Deposit Machine (CDM)

### STEP 1



Please Select Transaction

- Prepaid Services
- Credit Card Payment/ Debit Card Deposit
- Loan Repayment
- Cash Deposit
- Bill Payment

Select "Bill Payment"

### STEP 2



The information received from you will be disclosed to the payee corporation for the purpose of effecting your payment.  
Please press "Accept" to proceed or press "Reject" if you do not wish to continue.

Prepaid Services

Bill Payment

Select "Accept"

(Note: this screen is about information disclosure).

### STEP 3



261 : AEON	338 : SINCHEW
220 : ASTRO	516 : STEMLIFE BERHAD
478 : BAYARAN SEWA KWSP	301 : SYABAS
504 : ELK-DESA	101 : TELEKOM
438 : KOJADI - EDUCATION	106 : TM UNIFI
440 : KOJADI - MICRO CREDIT	362 : TNB (12 DIGITS ACCOUNT)
359 : KOJADI - SME LOAN	511 : TOTAL SWISS MALAYSIA
441 : KOJADI - TUKAR/ATOM	280 : TT DOTCOM
213 : MAXIS	353 : WILAYAH CREDIT
519 : MPAY	326 : YTL COMMS
515 : PARKSON CREDIT SB	
507 : PB TRUSTEE	
442 : PVB	

PLEASE KEY IN PAYMENT CODE  
AND PRESS "ENTER": 519

Key in '519' and press Enter.

(Note: The Payment Code for MPAY is assigned as '519').

### STEP 2



PLEASE KEY IN AND PRESS "ENTER"  
PAKAJIAN HARI-HARI: ID NUMBER  
PB TRUSTEE: CUSTOMER NAME  
KWSP: CUSTOMER NO.  
OTHER BILL/A/C NO.(NUMBERS ONLY)  
TOTAL SWISS: MEMBERSHIP NO.  
STEMLIFE-CHILD MOM/DAD'S NAME



Advised the customer to input MPay's Account Number and press Enter

### STEP 5



PLEASE KEY IN LOAN REFERENCE NO  
OR REFERENCE NO.  
AND THEN PRESS "ENTER"



Advised the customer to input the Reference 2 and press Enter. Example "Mobile Number".

### STEP 6



Please insert your cash into Cash Slot.  
Sila masukkan wang tunai ke dalam Slot Deposit.  
请将您的现金放入现金槽内



Insert amount and follow the guided complete transaction process onwards.

STEP 7



Please confirm your transaction

<input type="text" value="10"/>	x	0	=	0
<input type="text" value="20"/>	x	0	=	0
<input type="text" value="50"/>	x	1	=	50
<input type="text" value="100"/>	x	0	=	0
<b>Total Amount</b>				<b>= 50</b>

Add More Cash

Yes

No

STEP 9



Transaction accepted.  
Please remember to take and keep your receipt.



### 1. What is QRPay?

It is an account that you can open online via QRPay Wallet, anytime and anywhere without going into a physical office, giving you immediate usage of the account. Once you have loaded funds into the account, it immediately allows you to perform in-store purchases and reload your prepaid mobile, P2P fund transfer, making investment, etc.

#### 1. Where can I download QRPay app? The

QRPay Wallet app is available on:

- Google Play Store for Android phones running Android 7.0 and above.
- Apple App Store for iPhones running iOS 10.0 and above.

### 2. What is QMIS Richwood Blacktech Mastercard Prepaid Card?

In addition to opening a QRPay Account, you can apply a physical QMIS Richwood Blacktech Mastercard Prepaid Card for making purchases at merchant outlets as well as cash withdrawing from all Bank's ATM in Malaysia and worldwide.

1. You can only own one (1) QRPay Account at any point in time, but you can have more than one QMIS Richwood Blacktech Mastercard Prepaid Card or other MPay co-branded Corporate Mastercard Prepaid Card.
2. What are the minimum requirements to qualify as QRPay and QMIS Richwood Blacktech Mastercard Prepaid Card account users?
  - Applicants must be a minimum of 18 years old. Applicants who are 12 years old and above but below 18 years old require parental/guardian support.
  - Applicants must own a Malaysia-registered mobile phone number and a mailing address in Malaysia. Additional supporting documents that give details of applicant addresses and/or existing bank account are preferred.
  - No proof of income is required.

### 3. Where can QMIS Richwood Blacktech Mastercard Prepaid Card be use for purchase?

The QMIS Richwood Blacktech Mastercard Prepaid Card can be used to pay for goods and services at MasterCard merchants store domestically, worldwide and online purchase.

**4. What is QMIS Richwood Blacktech Mastercard Prepaid Card cash withdrawal limit and charges?**

You can withdraw cash at all Banks' ATMs (Except Bank Islam, OCBC, Standard Chartered) with your MPay MasterCard Prepaid Card. MPay secure PIN is required. Check balance via ATM is free of charge.

**ATM Withdrawal Charges (Per Transaction)**

Malaysia Local Banks: RM2.00

Oversea Banks: RM 10.00

Withdrawal Limit (Per Day): RM5,000.

Withdrawal Limit (Per Week): RM10,000.

**5. What is QRPay account wallet size?**

QRPay has a maximum balance of RM10,000 at any one time.

**6. What is QMIS Richwood Blacktech Mastercard Prepaid Card wallet size?**

QMIS Richwood Blacktech Mastercard Prepaid Card has a maximum balance of RM10,000 at any one time.

**7. Daily transaction spending limit?**

Transaction limit (Per Day) is RM10,000.

Transaction limit (Per Week) is RM30,000.

\*Combination of purchased amount at retail outlets and withdrawal amount at bank's ATM.

**8. Pre-Authorisation amount for Petrol Transactions at the outdoor pump (applicable to QMIS Richwood Blacktech Mastercard Prepaid Card).**

A pre-authorisation amount of RM200 is charged to the QMIS Richwood Blacktech Mastercard Prepaid Card for petrol purchases at the outdoor pump in petrol stations. The pre-authorisation amount will then be reversed and the actual amount will be charged to your QMIS Richwood Blacktech Mastercard Prepaid Card upon settlement by the merchant within 3 to 7 days. Alternatively, you may opt to pay at the cashier to avoid the pre-authorisation holding amount.

**9. Various channels to top up money to QRPay and QMIS Richwood Blacktech Mastercard Prepaid Card.**

Reload Charges	Per Transaction Basis
- Public Bank ATM *	RM1.00 + 6% (Service Charge)
- Public Bank CDM *	RM1.00 + 6% (Service Charge)
- Individual Top Up via FPX (Financial Process Exchange)  Only applicable if User/Cardholder have a banking account with a local bank in Malaysia	FOC

\*This feature is currently available at all Public Bank branches. The amount will be reflected into the QRPay or QMIS Richwood Blacktech Mastercard the next working day at 6pm to 8pm.

**10. QMIS Richwood Blacktech Mastercard Prepaid Card yearly maintenance fee?**  
Annual maintenance fee RM6.00.

**11. What if I forgot my QRPay Wallet Security PIN?**

You may reset your Security PIN through the QR Pay Wallet login page “Forget 6-digits PIN” link.

**12. If customers forget QMIS Richwood Blacktech Mastercard Prepaid Card PIN?**

Forget QMIS Richwood Blacktech Mastercard Prepaid Card PIN can be obtained upon request to the Call Centre (1-700-81-6729).

**13. How can I get the Replacement for the QMIS Richwood Blacktech Mastercard Prepaid Card?**

Replacement cards can be obtained upon request to the Call Centre (1-700-81-6729). There will be a replacement fee of RM150.00 (Inclusive of 0% Goods and Services Tax) for the replacement card.

**14. Is any form of verification performed on me if I register with MPay and/or conduct transactions through its services?**

Yes, MPay reserve the right to conduct Customer Due Diligence (CDD) and/or Enhanced Customer Due Diligence (ECDD) as we deem fit. We may request for additional documents should there be a need for it. As a remittance service provider, we are governed by Money Services Business Act 2011. Below serves as notice on the aforementioned.

**Notice to Customer  
(Remittance service)**

Customer Due Diligence (CDD) is a requirement under the Anti-Money Laundering and Anti-Terrorism Financing Act 2001 (AMLATFA) and Money Services Business Act 2011 (MSBA). CDD shall be conducted on customer conducting any transaction. Please produce your identification document before making any transaction.

**Notis kepada Pelanggan  
(Perkhidmatan pengiraman wang)**

Pelaksanaan Usaha Wajar Pelanggan (Customer Due Diligence / CDD) adalah satu keperluan di bawah Akta Pencegahan Pengubahan Wang Haram dan Pencegahan Pembiayaan Keganasan 2001 (AMLATFA) dan Akta Perniagaan Perkhidmatan Wang 2011 (MSBA). Usaha Wajar Pelanggan akan dilaksanakan terhadap pelanggan yang melakukan sebarang transaksi. Sila sediakan dokumen pengenalan anda sebelum menjalankan sebarang transaksi.

## FREQUENT ASK QUESTION (FAQ)

### 15. Is it compulsory to provide IC or copy of passport during sign up?

Yes, an IC or passport image is required in registration process to verify your identity. A clear and legible copy of IC (for Malaysian) or valid passport (Non-Malaysian) is required for your application process. Example of IC (Malaysian): Example of Passport (Non-Malaysian): MPay may also request for any other official documents bearing the photograph of the customer or beneficial owner, provided the authenticity of the documents can be verified. In addition, additional documents such as bank statements, utility bills, telco bills, etc may be requested for verification.

Example of IC (Malaysian):



Example of Passport (Non-Malaysian):



**16. Where to view Transaction History for QMIS Richwood Blacktech Mastercard Prepaid Card?**

Click on “Transaction History” and tap on the QMIS Richwood Blacktech Mastercard Prepaid Card.

**17. Will it show the failed transaction in activity transaction log?**

Only successful transaction will be shown in activity transaction log.

**18. Can user search back the previous transaction?**

All the 3-month transaction will be listed on posted transaction log, users are able to scroll down to view the latest completed transaction in the 3-month period.

**19. What is the QMIS Richwood Blacktech Mastercard Prepaid Card transaction history duration posted in transaction log?**

3 months

**20. Will activity transaction log show pre-authorize and release pre-authorize transaction?**

The pre-authorize transaction will be listed in activity transaction log. After the transaction settlement is completed the released pre-authorize transaction balance amount will be credited back into QMIS Richwood Blacktech Mastercard Prepaid Card. The settled amount will be listed in the posted transaction log.

**21. How many CASA accounts can a user register?**

We do not limit the amount of account register by a user. User can register their CASA account on their MPay Wallet as long as it is their own CASA account.

**22. Will QR Pay wallet allow QMIS Richwood Blacktech Mastercard Prepaid Card to transfer into CASA account?**

Yes, it will take 1 working days to reflect to your bank account.

**23. Are there any charges for CASA transaction?**

Yes, it would be charge at RM0.50 per transaction.

**24. What is the credit limit amount that is allowed to transfer to their CASA account?**

User only can perform maximum transaction of RM5,000 per day and minimum RM2 per transaction.

**25. How many processing days for transfer a transaction to CASA account?**

The money will be transferred to user account next working day (by 8pm).