

## Frequently Asked Questions Integrating PayNow into SGQR

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**Q1 What is SGQR?**

**A** SGQR combines multiple QR payment options, including PayNow QR, into one. All QR payment options accepted by your business will be displayed on your SGQR label.

**Q2 Who can sign up for SGQR?**

**A** Customers who have linked their UEN or UEN+suffix to their business account for PayNow service and needs a QR for collection.

**Q3 Who is required to use/display SGQR label?**

**A** Customers who are collecting payments through:  
a) QR sticker labels at retail stores  
b) QR code on invoices/bills

**Q4 Where can I find the SGQR ID on my existing label?**

**A** Your SGQR ID can be found at the top right corner of your existing label.

**Q5 Can I still display PayNow QR at my store?**

**A** You should adopt SGQR as Singapore's unified QR code instead of displaying PayNow QR. By adding your PayNow QR code into SGQR, OCBC Bank will provide the option of sending to you new SGQR labels for your store.

**Q6 How do I integrate PayNow into SGQR?**

**A** Log in to OCBC Business Mobile Banking app or Velocity@ocbc (<https://velocity.ocbc.com>)

If on Velocity@ocbc:

Go to the menu and select Tools > Manage PayNow & SGQR.

If on Business Mobile Banking App:

On the menu icon, select Settings > Manage PayNow & SGQR

If you do not have access, visit [www.ocbc.com/velocity](http://www.ocbc.com/velocity) to apply.

**Q7 Can I continue to display PayNow QR on my payment portal or website for my customers to make payment(s) to me?**

**A** Yes, you may continue to display PayNow QR on your website. Businesses who are displaying PayNow QR at store fronts or on invoices/bills are encouraged to use SGQR

**Q8 I wish to add PayNow into my SGQR but am unable to do so as I have an existing SGQR. How can I retrieve the SGQR ID assigned to me previously?**

**A** Please approach the payment schemes (eg: Grab, Fave, NETS, etc) that you have previously signed up with, and request that they enquire for your SGQR ID on your behalf.

Once you have obtained your SGQR ID, you can log in to OCBC Business Mobile Banking app or Velocity@ocbc (<https://velocity.ocbc.com>) to request for a new SGQR to be generated.

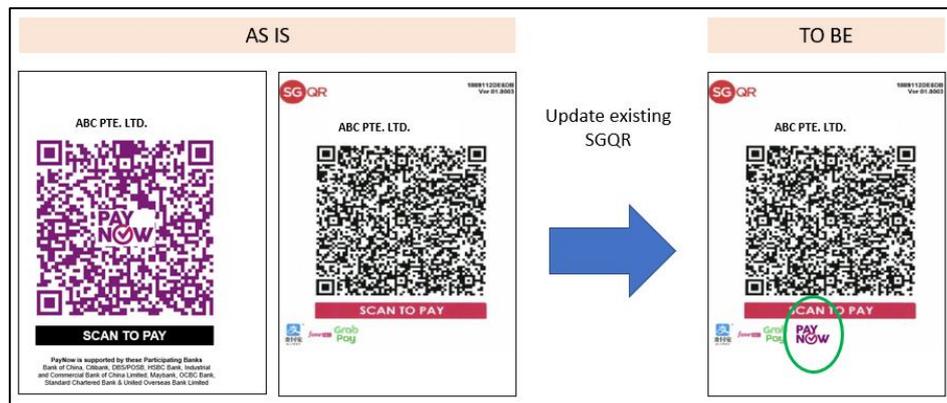
**Q9 Where can I get the new sticker label?**

**A** After you have signed up SGQR via Velocity@ocbc or Business Mobile Banking, your SGQR label digitally via online within five working days and the new sticker label will be mailed to your crediting account after 10 working days.

**Q10 I want to accept PayNow payment on my existing SGQR label/code. What should I do so?**

**A** Log in to OCBC Business Mobile Banking app or Velocity@ocbc (<https://velocity.ocbc.com>)

- Business Mobile Banking app  
Tab on the top left menu icon > Settings > Manage PayNow & SGQR > Update Existing Label
- Velocity@ocbc  
Go to the menu > Tools > Manage PayNow & SGQR> Update existing SGQR label



**Q11 My business does not have an SGQR yet, how do I get one?**

**A** Log in to OCBC Business Mobile Banking app or Velocity@ocbc (<https://velocity.ocbc.com>)

- OCBC Business Banking app  
Tab on the top left menu icon > Settings > Manage PayNow & SGQR > Create New Label
- Velocity@ocbc  
Go to the menu > Tools > Manage PayNow & SGQR> Create new SGQR label



**Q12 How do I get more SGQR sticker labels or replace my worn-out SGQR sticker labels?**

**A** Log in to OCBC Business Mobile Banking app or Velocity@ocbc (<https://velocity.ocbc.com>)

- OCBC Business Banking app  
Tab on the top left menu icon > Settings > Manage PayNow & SGQR > Request new sticker label
- Velocity@ocbc  
Go to the menu > Tools > Manage PayNow & SGQR > Request new sticker label

**Q13 My outlet is moving to a new location, I need a new SGQR. What should I do?**

**A** Log in to OCBC Business Mobile Banking app or Velocity@ocbc (<https://velocity.ocbc.com>)

- OCBC Business Banking app  
Tab on the top left menu icon > Settings > Manage PayNow & SGQR > Create New Label
- Velocity@ocbc  
Go to the menu > Tools > Manage PayNow & SGQR> Create new SGQR label

**Q14 I have SGQR label/code for some outlets / cashier counter; how do I get SGQR for my other outlets / cashier counter?**

**A** Log in to OCBC Business Mobile Banking app or Velocity@ocbc (<https://velocity.ocbc.com>)

- OCBC Business Banking app  
Tab on the top left menu icon > Settings > Manage PayNow & SGQR > Create New Label
- Velocity@ocbc  
Go to the menu > Tools > Manage PayNow & SGQR> Create new SGQR label

**Q15 I want to change my SGQR payment Reference that appears on my statement, what should I do?**

**A** Log in to OCBC Business Mobile Banking app or Velocity@ocbc (<https://velocity.ocbc.com>)

- OCBC Business Banking app  
Tab on the top left menu icon > Settings > Manage PayNow & SGQR > Update Existing Label
- Velocity@ocbc  
Go to the menu > Tools > Manage PayNow & SGQR> Update existing SGQR label

**Q16 I am changing the name of my outlet, how do I amend the name on the SGQR label?**

**A** Log in to OCBC Business Mobile Banking app or Velocity@ocbc (<https://velocity.ocbc.com>)

- OCBC Business Banking app  
Tab on the top left menu icon > Settings > Manage PayNow & SGQR > Update Existing Label
- Velocity@ocbc  
Go to the menu > Tools > Manage PayNow & SGQR> Update existing SGQR label

**Q17 What is the length of the SGQR payment Reference that appears on my statement?**

**A** The payment Reference length is a maximum of 25 characters.

**Q19 What are the options if I want to print the SGQR on my company's bills/ invoice for our customers?**

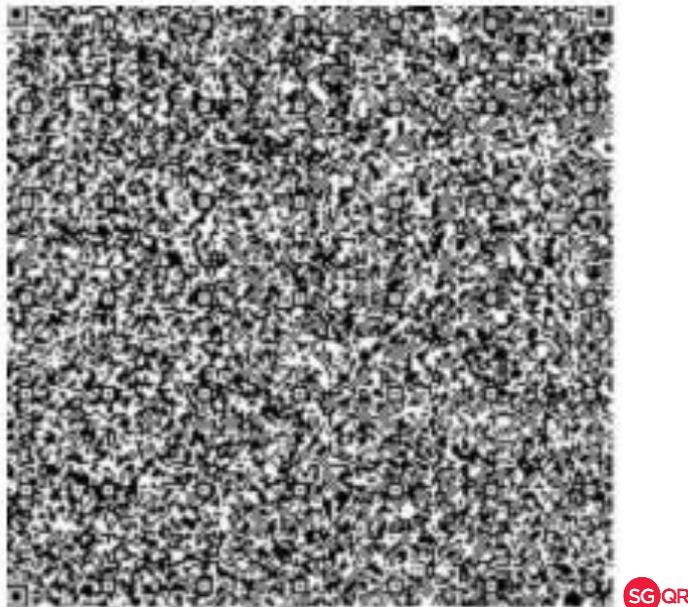
**A** You can choose from two options.

**1. Modular with Scheme Names:**

You may display the SGQR as follows:

- (1) The Scheme Names should be in alphabetical order, e.g. the accepted payment names for EZ-link, Grab, Master, NETS, PayNow, Union Pay, Visa can be displayed as shown below; and
- (2) the Scheme Names are of equal size and could be placed away/apart from the SGQR; and (3) SGQR logo is placed next to the augmented SGQR.

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

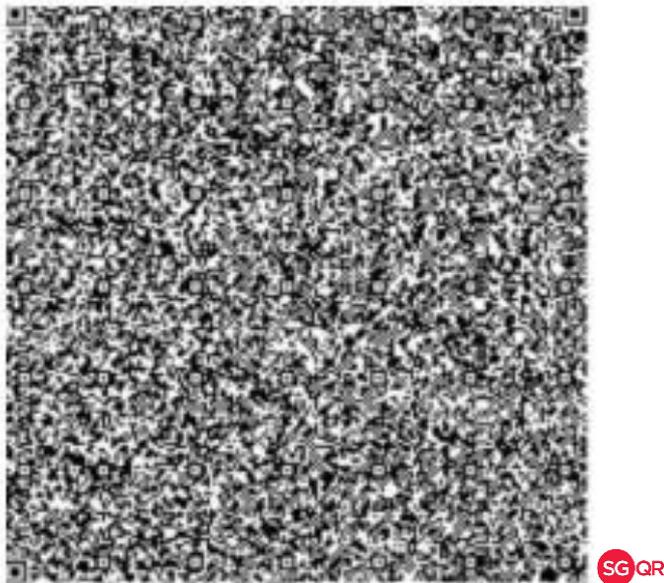
The list of accepted payment scheme names can be displayed above, below, or to the side of the SGQR on Bill payment.

## 2. Modular with Scheme logo

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

- (1) 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;
- (2) the display of the Marks are in alphabetical order, from left to right;
- (3) the Marks are of equal size and could be placed away/apart from the SGQR;
- (4) SGQR logo is of equal size to the Marks but placed next to the SGQR.

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**