

Sterling Bank QR Pay

Frequently Asked Questions



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1. What is InstaPay?

InstaPay is an electronic fund transfer service powered by BancNet that allows customers to transfer funds between accounts in different BSP-supervised banks or e-wallets in real-time, anytime and anywhere in the Philippines.

2. What is QR Pay?

QR Pay enables the transfer of funds between accounts in different banks and e-wallets by scanning a QR code instead of typing and sharing account numbers. It follows the QR Ph standard.

Sterling Bank offers this facility through its Sterling Bank Online Mobile App.



3. What is a QR Code?

A QR code (Quick Response code) is a 2-dimensional image-based bar code capable of storing large amounts of data using patterns of black dots and white spaces, arranged in a square grid. It can be read by a smartphone QR scanner or mobile device that is equipped with a bar-code reader.

A QR code can be used to send and receive money by scanning the code to initiate the transaction.

4. What is QRPh?

QR Ph is the Philippines' QR code standard based on the Europay-Mastercard-VISA (EMV) global standard for secure payments. It provides customers of partner banks and non-bank electronic money issuers (EMI) a quick and safe method to pay, transfer to, and receive funds from other bank and e-money accounts in the Philippines.

QR Ph allows a common QR code to be scanned and interpreted by any participating bank or EMI mobile app and used for fund transfers and payments.



5. Which among the participating banks and EMIs are QRPh compliant*?

Sender & Receiver:

1. AllBank, Inc.
2. Asia United Bank Corporation
3. Bank of the Philippine Islands
4. BDO Unibank, Inc.
5. Card Bank, Inc.
6. Cebuana Lhuiller Rural Bank
7. China Bank Savings, Inc.
8. China Banking Corporation
9. DCPay Philippines, Inc.
10. East West Rural Bank, Inc.
11. ING Bank N.V.
12. Land Bank of the Philippines
13. Maybank Philippines, Inc.
14. Metropolitan Bank and Trust Company
15. Philippine National Bank
16. Philippine Savings Bank
17. Queen City Development Bank, Inc.
18. Rizal Commercial Banking Corporation
19. Robinsons Bank Corporation
20. Rural Bank of Guinobatan, Inc.
21. StarPay Corporation
22. Sterling Bank of Asia, Inc.
23. TayoCash, Inc.
24. Union Bank of the Philippines
25. USSC Money Services, Inc.
26. Zybi Tech, Inc.

Receiver Only:

1. Standard Chartered Bank
2. PayMaya Philippines, Inc.

**as of April 30, 2022*



6. What are the features of QR Pay?

QR Pay allows Sterling Bank clients to do the following:

- Activate New QR Code – generate a QR Code specifically assigned to your Sterling Bank PHP-denominated checking/savings account
- QR Pay – send money to another account using a QR Code
- QR Receive – receive money to your account by sharing your QR Code to the sender of the funds

7. What are the benefits of QR Pay?

QR Pay offers added security, convenience, and peace of mind.

Sterling Bank clients can now send or receive funds in the comfort and safety of their home or office and need not withdraw and carry large amounts of cash.

If sending money, you do not have to type your recipient's account number and you are assured that your money will go to the correct account.

If receiving money, you do not have to share your account number with the person sending the funds and you are assured that the money is sent to the correct account.



8. Who can use the QR Pay?

Sterling Bank QR Pay is available to all Sterling Bank clients who are enrolled in Sterling Bank Online – Personal. Not registered? Click [here](#) to enroll your account.

9. Where can I access QR Pay?

You may access Sterling Bank QR Pay through Sterling Bank Online – Personal Mobile App only.

10. What accounts are eligible to be sources of fund transfers via QR Pay?

You may transfer from any of your checking or savings accounts enrolled in Sterling Bank Online – Personal. Fund transfer via QR Pay is available for PHP-denominated accounts only.

11. Can I generate a Sterling Bank QR Code with my Sterling Bank Visa Prepaid Card?

No, you can't generate a QR Code for Sterling Bank Visa Prepaid Cards. Currently, only checking and savings accounts are eligible for this facility under Sterling Bank Online – Personal Mobile App.



12. Are there transaction fees when using QR Pay?

Transferring funds from your Sterling Bank checking/savings account to another Sterling Bank checking/savings accounts is FREE.

There is a Php15.00 service fee per transaction for transferring funds from your Sterling Bank checking/savings account to another local bank/e-wallet account via QR Pay.

13. What are the transaction limits for QR Pay?

There is no limit on the number of QR Pay transactions per day. However, there is a maximum amount per QR Pay transaction:

- QR Pay to other local banks: Php50,000 (similar to InstaPay transaction limit)
- QR Pay to other Sterling Bank of Asia accounts: will follow the limit set by the account holder in the Manage Transaction Limit setting of Sterling Bank Online (up to Php500,000)



14. For joint “or” accounts with separate Sterling Bank online access, can the account holders generate the QR Code individually?

Yes. Both enrolled account holders can separately generate their QR Code using their joint checking/savings account.

15. Where can I call if I have further inquiries about Sterling Bank Online – Personal or QR Pay?

You may call your branch of account or our Customer Service Helplines at +632 8761-6000 and +632 8672-6300 or email customer.service@sterlingbankasia.com.



How to generate your Sterling Bank QR Code and use QR Pay



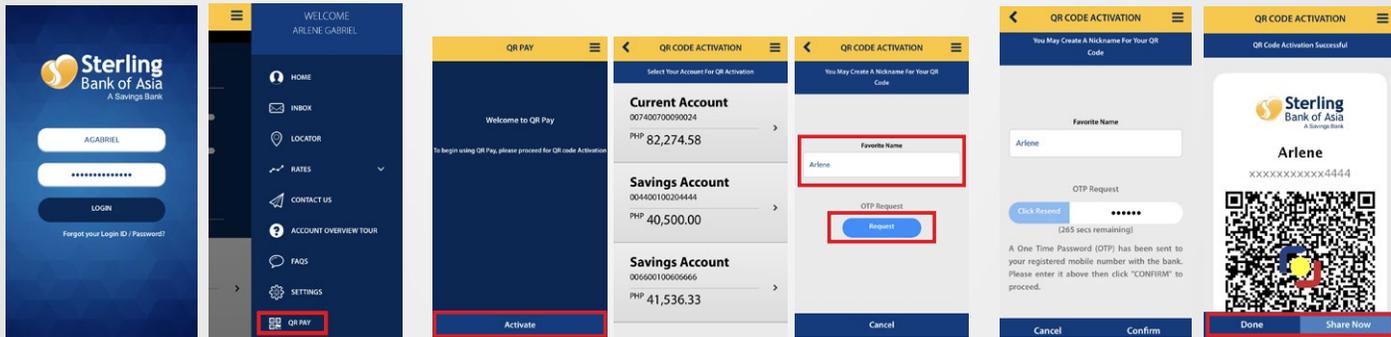
16. How do I generate a QR Code?

1. Log in to your Sterling Bank Online Mobile App* and then click the side menu bar and select “QR Pay”.

*You have to be enrolled in Sterling Bank Online – Personal to use the mobile app. Not enrolled? Click [here](#) to register.

2. Click “Activate” and select the account you want to activate. Enter your preferred name in the “Favorite Name” box, then click the “Request” button. A box will appear to confirm your number. If correct, click the “Confirm” button and press “Done”.

3. Once you enter the OTP you received, you have successfully generated your QR Code. Press “Done” to save your code or click “Share Now” to share your code.

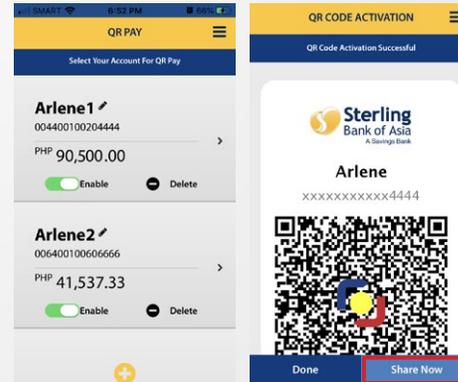


17. How do I receive funds using QR Pay?

1. Log in to your Sterling Bank Online Mobile App* and then click the side menu bar and select “QR Pay”.

*You have to be enrolled in Sterling Bank Online - Personal to use the mobile app. Not enrolled? Click [here](#) to register.

2. Select the account you want to use to receive funds. Make sure that the “Receive” button is highlighted and click “Share Now” to save your code in your phone’s photo gallery or to send your code to your contact.



18. How do I send funds using QR Pay?

1. Log in to your Sterling Bank Online Mobile App* and then click the side menu bar and select “QR Pay”.

*You have to be enrolled in Sterling Bank Online – Personal to use the mobile app. Not enrolled? Click [here](#) to register.

2. Select the account you want to use to send funds/payment. Make sure the “Pay” button is highlighted. You can either scan the QR Code of your recipient or upload a photo of his QR Code from your phone gallery, and input the amount you want to transfer.

3. Review your transaction and click “Confirm”. You have successfully transferred funds to your contact.

