

# Sterling Bank QR Pay

## Frequently Asked Questions



## **What is QR Pay?**

Quick Response (QR) code payment is a contactless payment method following the QRPh standards where payment is performed by scanning a QR code from a mobile app.

Sterling Bank offers this facility through their Sterling Bank Online mobile app.

## **What is QRPh?**

QRPh is the national standard for quick response codes across the country. This national QR code standard is an interoperable payment solutions platform for QR-driven payment services.

The standard QR can be used for P2P (peer-to-peer) payments.

## Who are the participating banks that are QRPh compliant?

### Sender & Receiver:

Asia United Bank	Metrobank
BDO Unibank, Inc.	PS Bank
CARD BANK Inc.	RCBC
ChinaBank	Sterling Bank of Asia
Land Bank	Union Bank

### Receiver Only:

Robinsons Bank  
Paymaya

## What are the features of QR Pay?

- **Activate New QR Code** –generate a QR code specifically assigned to your Sterling Bank PHP/USD-denominated checking/savings account
- **QR Pay** – transfer fund using QR code
- **QR Receive** – share your QR code to allow your payor to transfer money to your account

## **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? Visit [www.sterlingbankasia.com](http://www.sterlingbankasia.com) to enroll your account.

## **What are the eligible source accounts to transfer funds via QR Pay?**

You may transfer from any of your checking or savings accounts enrolled in Sterling Bank Online – Personal Note: Transfer to 3rd party is only limited to PHP-denominated accounts. You may use QR Pay to transfer USD funds in between Sterling Bank USD-denominated accounts only.

## **Where can I access QR Pay?**

You may access Sterling Bank QR Pay through Sterling Bank Online – Personal mobile app only.

## **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.

## **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.

Transferring funds from your Sterling Bank checking/savings account to another bank accounts via QR Pay is WAIVED until further notice.

## **What are the transaction limits for QR Pay?**

Maximum amount per QR Pay transaction is Php50,000

There is no limit on the number of QR Pay transactions per day, as long as there is available balance.

## **Can I still receive funds even if I delete/disable my QR Code?**

Yes, you can still receive funds from other banks. However, you cannot receive funds from other Sterling Bank accounts through QR Pay. Instead you may ask your payor to transfer fund using Sterling Bank Online's Fund Transfer to 3rd Party Account facility.

## **For joint account with separate Sterling Bank Online access, can they generate the QR code individually?**

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

## **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 call our Customer Service Helplines at +632 8761-6000 and +632 8672-6300 or email [customer.service@sterlingbankasia.com](mailto:customer.service@sterlingbankasia.com)

# How to generate your Sterling Bank QR code and use QR Pay

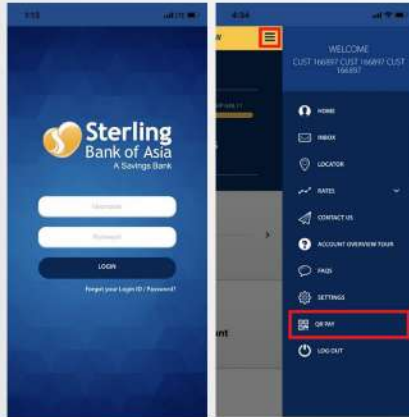




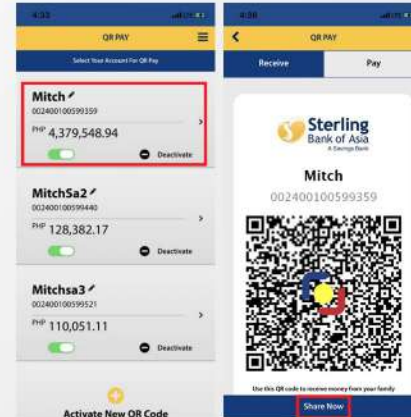
## How to generate your own QR code:

1. Log in to your Sterling Bank Online – Personal 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? Visit [www.sterlingbankasia.com](http://www.sterlingbankasia.com) to register.*



2. Select your preferred checking or savings account and click “Share Now” button. Your QR code will appear and you can start sharing this to your payor to receive funds in your Sterling Bank account.



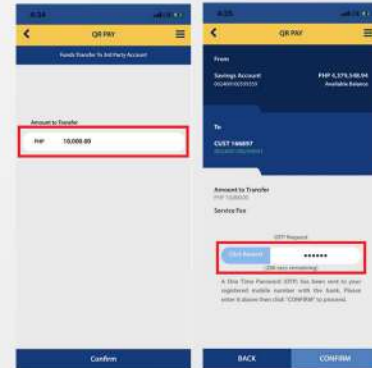
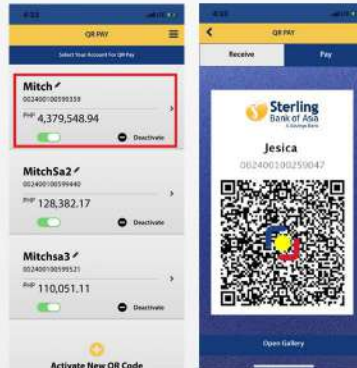
## How to transfer funds to other Sterling Bank account using your QR code:

1. Log in to your Sterling Bank Online – Personal mobile app\* and then click the side menu bar and select “QR Pay”.

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2. Select your preferred checking or savings account and scan the Sterling Bank QR Code or just click “Open Gallery” and select the QR Code in your phone gallery.

3. Enter your desired amount and key in the OTP sent to your registered mobile number. Click “confirm” to proceed to your transaction.



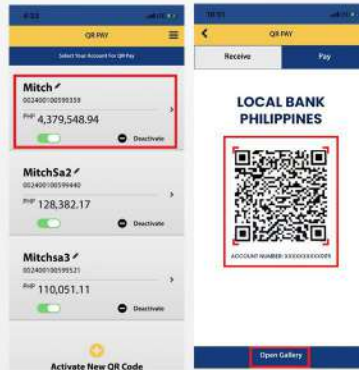
## How to transfer funds to other local bank account using your QR code:

1. Log in to your Sterling Bank Online – Personal mobile app\* and then click the side menu bar and select “QR Pay”.

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2. Select your preferred savings or checking account and scan the QR Code or you may select the QR Code in your phone gallery.



3. Enter the amount you wish to transfer and key in the OTP sent to your registered mobile number. Click “confirm” to proceed to your transaction.

