PRODUCT DISCLOSURE SHEET	RHB Reflex DuitNow QR
Please read and understand this Product Disclosure Sheet before deciding to apply this service. Seek assistance from RHB Bank Berhad if you need further clarification on any part of this document or the terms used.	Issuing Bank: RHB Bank

1. *What is the service about?*

This service is an extension of existing DuitNow and Credit Transfer implemented by RHB Bank via QR payment for merchants.

2. *What is DuitNow QR?*

DuitNow QR is Malaysia's National Standard Quick Response (QR) established by PayNet under the Bank Negara Interoperable Credit Transfer Framework (ITCF).

Merchant's customers can make payment from any participating banks or e-wallet mobile apps.

Merchants would only need to display one QR Code – the DuitNow QR to accept payments as opposed to the current practice of displaying multiple proprietary QR codes at payment counters.

3. *What is RHB Reflex?*

RHB Reflex is a Cash Management platform and an internet-based online system that offers comprehensive cash management services. You are able to manage your business finances with more seamless, simple and fast with the functions as follows:

- Account Management.
- Information Management.
- Trade Inquiry.
- Credit Card Merchant Report.
- Fund Transfer.
- Payment Advice Notification.
- Bills Payment.
- Collections.

For further information on RHB Reflex, please refer to the RHB Reflex FAQ.

4. *What is RHB Reflex Mobile App*

RHB Reflex Mobile App is a business banking app under RHB Reflex that delivers a simple and seamless experience to manage cash flows. The app also provides DuitNow QR services such as application & registration, maintenance and QR presentment.

5. *What do I get from this product?*

Merchants are able to experience the following:
- Collect payments from other banks and e-Wallets by displaying only 1 RHB DuitNow QR.
- Generate Static & Dynamic QR codes.
- View sales transaction history.

- Receive real-time push notification upon successful of transaction.
- Manage outlet(s) (add, edit and delete).
- Manage cashiers (add, edit, update, reset pin and delete).
- Manager & Cashier able to create QR codes.
- View cashier's own transaction detail.

6. What is 'Manager' under DuitNow QR?

Manager is the first user that is able to perform registration and manages the business' DuitNow QR account.

7. What is 'Outlet' under DuitNow QR?

Outlet is the premise that provides the sales of goods or services and where transactions takes effect.

8. What is 'Cashier' under DuitNow QR?

Cashier is the staff assigned at a POS terminal of an Outlet to receive payments.

9. Can I register and manage more than one outlet and cashier?

Yes. You are able to register and manage your multiple outlets and cashiers with only one registration

Once registration is completed, you are able to add more outlets and cashiers. The Manager is able to view transactions by the registered Outlets

10. How do I use the DuitNow QR for my payment collection to my customers?

Registered Merchant (Seller) generates DuitNow QR on RHB Reflex Mobile App and presents the QR code to Customer (Buyer). If the Merchant has a Static QR code Point-of-sales material, customers may scan the QR code there.

Customer (Buyer) will scan the QR code for payment to Merchant (Seller), and the payment will be credited to Merchant's registered RHB Business Current Account/-i for the DuitNow QR.

For further details, please refer to RHB Reflex DuitNow QR User Guide.

RHB DuitNow QR Tent Card

You will receive 2 units of Tent Cards upon completion of registration. The tent cards will be printed with your DuitNow QR image/code and Outlet Name.

The tent cards are to be displayed at your outlets for buyer to scan and perform payment transfer to you.

Note: The DuitNow QR image/code displayed on the tent card is tagged to one Current Account. If you perform Change of Collection Account on the system, the existing DuitNow QR image/code will be unusable and it is advised to dispose of the tent card. Re-printing of new DuitNow QR image/code is required. Kindly refer to user guide on steps to re-print.

*11. **How can I check DuitNow QR transactions?***

System will generate DNQR Daily and Monthly Transaction Summary Report in PDF and Excel which will be sent to the registered Manager's email address.

*12. **How do I perform a refund to my customers with DuitNow QR?***

Merchants can perform refunds through DuitNow using DuitNow ID (I.C, Mobile no., Passport, Army or Police no.) or Instant Credit via RHB Reflex Online Banking.

*13. **Who can apply for DuitNow QR and what is the requirement?***

Any businesses operates a legal business and registered with SSM with Business Registration Number (BRN). Merchants must be an RHB customer with at least one (1) RHB Business Current Account/-i.

*14. **Do I need to register for RHB Reflex before applying for DuitNow QR?***

No. DuitNow QR is open to all RHB customers with RHB Business Current Account/-i, regardless of being subscribed to RHB Reflex or not.

Registered RHB Reflex customers are able to view QR transactions and activities. However, non-Reflex customers are not able to view QR transactions and activities.

*15. **What are the charges do I have to pay?***

There is no charge for registration, utilization and transaction of DuitNow QR via bank accounts until further notice.

However, if customers (Buyer) transact or make payments via Credit Card for DuitNow QR payment, 0.25% of the transaction value will be charged to Merchants (Seller).

*16. **Where can I get further assistance and information on this DuitNow QR?***

If you wish to get assistance, please visit us at any RHB Branch. Our dedicated staff are ready to assist you. You may also call our RHB Customer Care Centre at 03 9206 8118.

*17. **How do I register for DuitNow QR?***

If you are interested and wish to apply, download the RHB Reflex Mobile App at these platforms:
* App Store (iOS).
* Google Play (Android).

Once the app is downloaded, launch the app and click on DuitNow QR on the main page to start the application.

For assistance on application, please refer to RHB Reflex DuitNow QR User Guide.

- *I am new and I do not have an account with RHB Bank.*
  You are required to apply for:
    - RHB Business Current Account/-i
    - Download RHB Reflex Mobile App
    - Launch the app and register DuitNow QR

- *I have a Business Current Account/-i with RHB Bank, but I do not have RHB Reflex.*
  You are required to apply for:
    - Download RHB Reflex Mobile App
    - Launch the app and register DuitNow QR

- *I am an existing RHB Reflex user and I have RHB Reflex Mobile App.*
  You are required to apply for:
    - Launch the app and register DuitNow QR