

## **Mswipe QR Payments - Frequently Asked Questions (FAQs)**

### **1. What is mQR?**

The mQR is a unique QR code that can accept all mobile app payments such as GPay, BHIM, UPI, Paytm, PhonePe, VISA, RuPay and much more. The QR can send settlements directly to the bank account of your choice.

### **2. I am interested in mQR! How do I get it?**

If you are a customer of the bank, simply download the Consent letter and submit the duly signed Consent letter to your nearest branch and complete other formalities. If you are not a customer of the bank, it is mandatory to open an account with Saraswat Bank to avail mQR.

### **3. Do I have to pay for mQR at the time of signing up?**

We are glad to let you know that there are no fees to sign up for mQR. You can receive the kit free of cost.

### **4. Are there any transaction fees for mQR?**

UPI and BQR Debit card transactions would be 0% and Credit card BQR transaction charges would be 0% up to Rs.20000 of transaction value processed for the current financial year (2019-2020) for new merchants.

### **5. Do I need an app to use the mQR?**

No, there is no app required to use the mQR, simply ask the customer to scan the QR to pay. The money is sent directly to the bank account of your choice.

### **6. My mQR is damaged/lost/stolen! What should I do?**

Our customer support is ready to assist you 24x7. Simply call on 1860 266 2699 or mail us at [helpdesk@mswipe.com](mailto:helpdesk@mswipe.com) .

### **7. I no longer require mQR, what can I do?**

You can deactivate the mQR by calling on 1860 266 2699 or dropping a mail at [helpdesk@mswipe.com](mailto:helpdesk@mswipe.com).