1. What is QR Code?

A quick response code (QR code) is made up of black and white squares which represent certain pieces of information that can instantly be read using a smartphone camera. It basically works in the same way as a barcode at the supermarket.

2. What is GhQR?

GhQR is a new and easy way to make payments to a merchant by scanning a QR Code displayed by the merchant with your mobile phone. The merchant gets the money instantly, just like paying with cash.

3. Why is GhQR referred to as a Universal QR Code?

GhQR is universal because, with a single QR Code image displayed in their shop, a merchant can receive payments from customers with bank accounts, wallet accounts or card accounts from different banks and payment service providers across the country.

4. How do I sign up for GhQR work?

Customer signs up for the service with his/her Payment Services Provider eg. banks

5. How can I make payment with GhQR?

There are two ways by which you can make payments with GhQR at merchant location. Scan to Pay or Dial to Pay.

a. Using Smart Phone (Scan to Pay): Log into your Mobile App and follow the prompt (instructions) to pay.

b. Using a feature phone (Dial to Pay): Dial the USSD code (e.g. *123#) of your payment Service Provider and follow the prompt to pay any merchant irrespective of where they received their GhQR sticker from.

NB: Once payment is successful, both the customer and the merchant will receive transaction notifications

6. Where can I make payments using the GhQR?

Any merchant location with the GhQR sticker

7. What are the benefits of paying via the GhQR Code?

You can make payment to any merchant irrespective of where they received their GhQR sticker from.

8. How much will I pay for using GhQR?

Customer pays no fee for using GhQR.

9. Is there a limit to how much I can spend using GhQR?

Kindly Contact your bank or mobile wallet service provider for details on your spending limits.

10. What happens if my account is debited but merchant does not received the payment?

Kindly contact your bank or mobile wallet service provider.

11. Who do I contact for assistance or further Information on the service?

Kindly contact your Payment Service Provider

SCAN TO PAY

1. What is QR Code?

A quick response code (QR code) is a two-dimensional code made up of black and white squares which represent certain pieces of information that can instantly be read using a smartphone camera. It basically works in the same way as a barcode at the supermarket.

2. What is GhQR?

GhQR is a new and easy way to receive payments as a merchant, by displaying a QR Code and a Merchant ID in your shop. Customers will scan the QR code or dial a short code and pay from their bank account or mobile money wallet. The money will be credited to the merchant instantly; just like receiving cash.

3. How do I become a GhQR Merchant?

• Contact your Payment Service Provider
• You will be registered, and a Merchant ID will be generated/assigned for your business.
• You will also be provided with the GhQR sticker/ stand.
• Visibly display the GhQR sticker and Merchant ID at your business location.

4. How does it work?

• After finalizing purchase (items & amount to be paid)
• Customer scans the GhQR code displayed at your shop or inputs your Merchant ID after dialing a USSD Code (e.g: *300#).
• Customer enters the amount to be paid and approves payment
• Merchant account is credited instantly
Both Merchant and Customer will receive transaction notification.

5. How much do I pay for being GhQR Merchant?

This is a negotiation between you and your bank or mobile wallet provider

6. What are the benefits of the GhQR?

• Instant credit to account/wallet
• Setup is cheaper compared to other channels
• Instant payment notification
• Safe and Secure
• Available 24/7 all year round
• Allows you to receive payments from different customer funding source (Bank Account, Mobile Wallet & Card Schemes)