QR Ph FAQ
VIA BANKCOM [PERSONAL]

What is QR Ph?

QR Ph is the national QR code standard approved by **Philippine Payments Management, Inc. (PPMI)** in accordance with Circular No. 1055 of **Bangko Sentral ng Pilipinas (BSP)**.

It allows participating banks or Electronic Money Issuers (EMI) to generate and read QR codes, making it easy to transfer money between individuals (P2P) and make digital payments to merchants (P2M).

QR Ph provides added **security** and **convenience** since users just need to scan the QR code and the details will be auto-filled, ensuring accurate and secured transactions.

1 Is it available on Web and App?

Yes, **QR Ph** is available on both **BankCom [Personal]** Web & App.
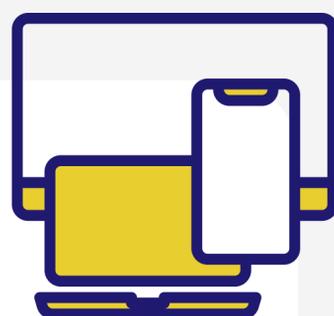
	Generate	Scan	Upload	Transact
Web	✅	❌	✅	✅
App	✅	✅	✅	✅

2 How can I generate a QR Code?

1. Log-in to **BankCom [Personal]** Web or App.
2. Go to **QR Generator**.
   - For Web, select **QR Ph** and click **Generate QR Code**.
3. Select your Source Account.
4. Enter your nickname and the amount*.
5. Click **Generate QR**.
   - For Web, click **Submit**. Review the details and click **Confirm**.
6. Download the generated QR code.
   - For App, click **Save to device** to save the generated QR code in your phone gallery or click **Share** to share it on different platforms.
   - For Web, click **Download** to save.

Note: Amount field is optional

3

How can I transfer?

Via Web

Fund Transfer to Other BankCom Account *(via Upload QR)*

1. Log-in to **BankCom [Personal]** Web.
2. Go to **Financial Services** and select **Fund Transfer**.
3. Click **Other Account** and select your Source Account.
4. Click the QR code icon under the Transfer To field to upload the QR code file.
   - Click **Choose File** and select the BankCom-generated QR code.
   - Once you have selected, click **Open** and **Submit** to upload the file.
5. Input the amount and remarks* then click **Submit**.
   - Review the details and click **Confirm**.
6. Validate the transaction via OTP then click **Submit**.

Fund Transfer to Other Bank *(via Upload QR)*

1. Log-in to **BankCom [Personal]** Web.
2. Go to **Financial Services** and click **Transfer to Other Bank**.
3. Select **InstaPay** and click **Upload QR**.
4. Click **Choose File** and select the applicable QR code.
   - Once you have selected, click **Open** and **Submit** to upload the file.
5. Select your Source Account. Input the amount and remarks* then click **Submit**.
   - Review the details and click **Confirm**.
6. Validate the transaction via OTP then click **Submit**.

Via App

Log-In Page

Transfer via Log-In Page *(via Scan & Upload QR)*

1. Open your **BankCom [Personal]** App.
2. Click **Transfer via QR** in log-in page.
3. Scan or Upload the QR.
   - Click **Scan QR** to scan the QR code using the camera of your device.
   - Click **Upload QR** to upload the QR code from your gallery.
4. Log-in to your account to proceed with the transaction.
5. Select your Source Account. Input the amount and your remarks* then click **Submit**.
6. Review the details and click **Confirm**.

Function Page

Fund Transfer to Other BankCom Account *(via Scan & Upload QR)*

1. Log-in to **BankCom [Personal]** App.
2. Go to **Fund Transfer** and select **Other Account**.
3. Select your Source Account.
4. Scan or Upload the QR.
   - Click **Scan QR** to open the camera of your device and scan.
   - Click **Upload QR** to open the gallery of your device and upload.
5. Input the amount and your remarks* then click **Submit**.
6. Review the details and click **Confirm**.

Fund Transfer to Other Bank *(via Scan & Upload QR)*

1. Log-in to **BankCom [Personal]** App.
2. Click the side bar. Go to **Fund Transfer** and select **Other Bank**.
3. Select **InstaPay** and click **Upload QR Code**.
4. Scan or Upload the QR.
   - Click **Scan QR** to open the camera of your device and scan.
   - Click **Upload QR** to open the gallery of your device and upload.
5. Select your Source Account. Input the amount and your remarks* then click **Submit**.
6. Review the details and click **Confirm**.

*Note: Remarks field is optional

4 Where can I use QR Ph?

BankCom [Personal] can transfer and pay to all **QR Ph** participating banks (P2P) and to over 400,000 merchants (P2M).

To easily identify them, simply look for the **QR Ph** logo and scan.

5 How can I view my QR Ph transactions?

1. Log-in to **BankCom [Personal]** Web or App.
2. Go to **Fund Transfer (Other Account)** or **Fund Transfer (Other Bank)** Module.
3. Select **View History** (Web) or click the 🔍 search icon (App). Tap it again to display search filter.
4. Tick **QR Ph** option and select **Search**.

6 What else should I need to know regarding QR Ph?

Fees

For P2P transfers, a fee of ₱15.00 will apply per transaction. P2M transfers are free from any transaction fees.

App Permissions

When scanning or uploading a QR code, the device will ask for app permissions to ensure your privacy, security, and control over how it will interact with your device.

7 Who should I contact for inquiries regarding QR Ph?

For **QR Ph**-related inquires and concerns, you may contact:
Bank of Commerce Customer Care at (02) 8-632-2265, any of our Domestic Toll-free numbers (PLDT) 1800-10-982-6000 and (Globe Lines) 1800-8-982-6000 or **customerservice@bankcom.com.ph**.