

## UPI QR FAQs

### 1. What is UPI QR (Scan & Pay) on the Oxymoney app?

UPI QR (Scan & Pay) lets you make instant payments by scanning any merchant's UPI QR code directly from the Oxymoney app using your prepaid card balance.

### 2. Do I need a bank account to use UPI QR on Oxymoney?

No. You can pay through UPI QR using your Oxymoney Prepaid Card balance - no linked bank account is required.

### 3. Where can I use UPI QR payments?

You can scan and pay at any store, website, app, or service provider in India that accepts UPI QR payments.

### 4. Are there any charges for using UPI QR via Oxymoney?

No, there are no extra charges for making payments through UPI QR. Standard wallet/card usage limits apply as per RBI guidelines.

### 5. What is the transaction limit for UPI QR payments?

The limit depends on your card type:

- Minimum KYC Card: up to ₹10,000 per month
- Full KYC Card: up to ₹2,00,000 per month (or as per RBI rules at the time)

### 6. How do I check if my UPI QR payment was successful?

You'll get an instant confirmation on the Oxymoney app, along with an SMS/email notification for every transaction.

### 7. What if my UPI QR payment fails but money is debited?

If your payment fails but the amount is deducted, it will be automatically reversed to your balance within T+3 working day.

### 8. Can I receive payments via UPI QR on my Oxymoney app?

Yes! UPI QR on Oxymoney is enabled for outgoing Scan & Pay transactions and receiving money.