1. What is Aani Static QR for merchant payments?

NBF Qollect Aani Static QR is a QR code generated for a merchant using the Al Etihad Payments (AEP) Application Programming Interface (API) solution. This code contains the merchant's unique Aani ID, allowing customers to scan and make payments instantly using Aani-supported mobile apps or banking apps.

2. How is a static QR different from a dynamic QR?

Type	Static QR	Dynamic QR
Fixed amount	No	Yes
Customer enters amount	Yes	Usually not
Same QR is used multiple times	Yes	Usually, one-time use
Best for	Low-value, quick transactions (e.g., kiosks)	Invoiced or itemised transactions

3. What are the Key Benefits for Merchants?

- Instant settlement into the merchant's bank account.
- No hardware costs required – simply display the QR code on a tablet.
- Reduced cash-handling risks for low-value transactions.
- Regulated by CBUAE and interoperable with UAE banks.
- Improved audit trail for payments via bank account statements and notifications.

4. What details are embedded in a static QR Code?

Aani Static QR codes typically include:

- Merchant's Aani ID
- Merchant's name
- Store location, among other details

5. How can a merchant generate the static QR code?

a. NBF will download the QR code from the AEP portal and send it to the merchant via email.
b. The generated QR code can be printed or displayed digitally.

6. What app can customers use to scan the QR code?

Customers can use:

- Aani-enabled banking apps
- Aani's own mobile app
- Other licensed fintech payment apps linked to Aani rails

7. Is internet required to accept QR payments?

No, merchants do not need internet access to accept payments. However, customers must have active internet access.

8. Are there any daily or transaction limits?

Limits are enforced based on:

a. Aani transaction policies
b. The merchant's bank KYC level
c. Central Bank UAE (CBUAE) guidelines

9. Is there any daily or transaction limits?

Daily limits are as follows:

- Daily limit for consumers: AED 25,000
- Per-transaction limit for NBF consumers: AED 10,000
- Per-transaction limit for consumers of other banks: AED 5,000

10. How does the merchant know a payment was received?

Merchants will receive:

- SMS or email confirmation
- Transaction history on the account statement

11. What fees are applicable to merchants?

a. No charges for soft POS.

b. All other charges should be discussed with your Relationship Manager.

12. Can refunds be processed?

Currently, refunds are not automated via QR. Merchants must process refunds manually via bank transfer.

13. Is onboarding required for merchants?

- Yes, merchants must sign up with NBF using the form attached below in point 17.
- Obtain a merchant Aani ID.

14. What controls and fraud protections exist?

- Only licensed merchants with verified NBF bank accounts can receive the static QR code.
- Customer verification is required via the Aani app or banking app.
- All payments are tracked and monitored under the CBUAE compliance framework.

15. Can I print and use the QR code at multiple branches?

- Yes, a single static QR code can be reused at multiple locations if linked to the same account.
- For branch-level tracking, it is recommended to use a unique QR code for each outlet.

16. What industries can use Aani static QR?

Examples include:

- Cafés and restaurants
- Grocery and convenience stores
- Beauty salons and clinics
- Pop-up shops and events
- Home services and freelancers

17. What is the documentation required?

Merchants will need to fill out this form and submit it to NBF.