HLB BizBuddy

Frequently Asked Questions

1. **What is the HLB BizBuddy Application by Hong Leong Bank?**
   HLB BizBuddy is a QR acceptance mobile application which can be downloaded by the Merchant from authorized application stores approved by the Bank.

2. **How do I download the HLB BizBuddy application?**
   You may download the HLB BizBuddy from either Google PlayStore (Android) or Apple Store (iOS).

3. **What type of payments does the HLB BizBuddy Application accept?**
   Currently, the HLB BizBuddy application is able to support Merchant generated dynamic QR and Static QR for both DuitNow QR as well as WeChat Pay China.

4. **Is there any limits imposed on Merchants when using the HLB BizBuddy Application?**
   Generally, there is no transaction limit imposed by the acquiring bank on Merchants, however for DuitNow QR the transaction limit is controlled at the Payee's end within their respective E-wallet or Banking App.

   Separately, Merchants with an existing Individual (Non-Business) Hong Leong Bank Current or Savings account, may opt to apply for a Basic Merchant Package which has a RM250 per transaction and a RM5,000 per day limit. Please note however that that this Basic Package is only available as an option within our digital application form hence Merchants submitting manual applications forms would not have this option made available.

5. **What functions does the HLB BizBuddy Application have?**
   (a) QR generation & download
   (b) Payment Acceptance
   (c) Void/Refund Transaction
   (d) Transaction History
   (e) Transaction Notification

6. **Who can apply for the HLB BizBuddy Application?**
   Anyone who has a business registered with Suruhanjaya Syarikat Malaysia (SSM) or alternatively has a valid business license or permit is eligible to apply. It is also strongly advised for potential Merchants to open a Hong Leong Bank Current or Savings account to enjoy a further simplified on-boarding journey. However, ultimately all applications will be reviewed on a case to case basis with the final approval being on Hong Leong Bank's discretion.

7. **How do I apply for HLB BizBuddy? Applying for HLB BizBuddy is easy:**
   (a) Submit your online application form here
   (b) Once document verification process is complete, user will be notified on the application status within fourteen (14) working days.
   (c) User will then be able to obtain a User ID and PIN via e-mail activation.
   (d) Download the HLB BizBuddy mobile app and start accepting QR payments.

8. **How do Merchants receive a DuitNow QR Static Tent Card?**
   All Merchants who have registered for the HLB BizBuddy Application excluding Merchants which opted for a Basic Package are entitled to receive the Tent Card. For clarity, no WeChatPay Static

QR Tent Card will be issued by the Bank. Merchants will receive the tent card via mail within ten (10) days of performing their first time login/app activation on the HLB BizBuddy Application.

Alternatively, Merchant's may generate, download and print your unique Static QR Code from the HLB BizBuddy App by following the steps below:
(a) Login to the HLB BizBuddy Application
(b) Select the Download QR shortcut to navigate to the list of enabled QR
(c) Select either "DuitNow QR" or "WeChatPay" to generate your unique Static QR
(d) Click Download QR to save the QR image in your phone gallery
(e) Proceed to print the downloaded QR and display the QR at your premise for customers to scan and make payment.

9. **How do I activate the HLB QRPay application?**
   (a) Step 1: Once registration is complete, you will receive an email with a link to download the app and with the HLB HLB BizBuddy User ID and PIN.
   (b) Step 2: Download the HLB BizBuddy app from Google Play or Apple Store
   (c) Step 3: Login into the app with your HLB BizBuddy User ID and PIN received via e-mail.
   (d) Step 4: Launch the HLB BizBuddy app and start accepting payments.

10. **Can I use HLB BizBuddy overseas?**
    HLB BizBuddy can only be used in Malaysia.

11. **I lost my smartphone with the HLB BizBuddy Application installed in it. What should I do?**
    If your smartphone is lost, no one can access the App without the PIN. No customer information is stored in the device. Consequently, you are advised to contact our Merchant Helpdesk to disable the application immediately. Once you are ready to install the application in a new device, please inform our Merchant Helpdesk to reactivate the account for you.

12. **I did not receive the User ID and PIN. What should I do?**
    The User ID and PIN will be sent to the email registered with us and will stay valid for fourteen (14) days. If you do not receive the email or the PIN expired, please contact our Merchant Helpdesk for assistance or alternatively you can click on the Forgot Password option on the app to request for a new temporary password.

13. **How will I know if the payment from my Customer is successful?**
    You can check your successful transactions on the HLB BizBuddy Application within the same day. Kindly find below list of status that will appear in your sales history as well as their corresponding definition:

Status	Definition
Successful	Successful Sales Transaction
Failed	Unsuccessful Sales Transaction
Unpaid	No payment made for the QR generated
Refund Successful	Successful Refund Transaction
Refund Failed	Unsuccessful Refund Transaction
Refund Pending	Pending system confirmation for Refund Transaction

14. **What should I do if the customer claims the QR payment has been made?**
    Firstly, verify the transaction status using your HLB BizBuddy App. We strongly recommend that goods are not release if the transaction is not listed or does not have a "Successful" status. In the event further clarification or confirmation is required, kindly reach out to our Merchant Helpdesk team.

15. When and how will I receive the funds from my daily sales?
Please be informed the funds are pre-configured to be credited to your specified banking account at the frequency indicated and agreed during the merchant application sign up. Please contact our Merchant Helpdesk for further information/assistance to understand your alternative settlement options.

16. What are the minimum operating system requirements for HLB BizBuddy?
  (a) Android: Android 8.1 and above.
  (b) iOS: iOS 10 and above.

17. How many mobile devices can I tie to HLB BizBuddy Application?
Each Counter/Terminal ID can be tied to a maximum of one (1) device. One (1) Counter/Terminal ID can only be logged on to one device at any one time.

18. I have exceeded three (3) login attempts and my ID has been deactivated. How do I re-activate it?
Please contact our Merchant Helpdesk for further information/assistance to re-activate your ID.