

DUITNOW CROSS-BORDER QR

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Frequently Asked Questions

Q1: What is DuitNow Cross-Border QR?

A1: DuitNow Cross-Border QR allows our customer to perform payments to participating foreign merchants by scanning supported QR codes using QR Pay feature in HLB Connect App.

Q2: Where and how I can scan and pay using DuitNow Cross-Border QR code?

A2: HLB Connect users can make payments by scanning QR code displayed by the participating foreign merchants using the QR Pay feature in HLB Connect App at the following supported countries:

Destination	QR Code
Thailand	PromptPay
Indonesia	QRIS
Singapore	NETS
Cambodia	Bakong
China and Hong Kong	Alipay+

[Note: Alipay+ QR payments in the Philippines, Laos and South Korea will be made available progressively.](#)

Simply launch HLB Connect App and at the login screen, tap on "QR Pay "and scan the participating foreign merchant's QR Code.

Q3: Can I use the DuitNow Cross-Border QR feature with HLB Connect Online and HLB Connect App?

A3: This service is only available on HLB Connect App.

Q4: Do I need to enable DuitNow Cross-Border QR before I proceed to scan the supported QR code for payment?

A4: No, you can immediately scan the QR code to make your payment to foreign merchants.

Q5: I do not have HLB Connect App. Can I still proceed to scan PromptPay, QRIS, NETS, Bakong or Alipay+ QR Code?

A5: If you do not have HLB Connect App, you will not be able to perform the QR payment. Please download the HLB Connect App and log in using your username and password to bind the app with your HLB Connect profile. Once that's completed, you will be able to use QR Pay.

Q6: Can I use DuitNow Cross-Border QR to make payments to the local merchants in supported foreign countries if they do not use PromptPay, QRIS, NETS, Bakong or Alipay+ QR Code?

A6: You will not be able to. At the moment, DuitNow Cross-Border QR can only scan supported QR codes such as PromptPay, QRIS, NETS, Bakong or Alipay+.

Q7: Are there any additional charges or fees for using DuitNow Cross-Border QR?

A7: There are no charges or fees for DuitNow Cross-Border QR.

Q8: What is the transaction limit for DuitNow Cross-Border QR?

A8: DuitNow Cross-Border QR shares the same daily limit as Local QR payment (i.e., RM10,000). However, each transaction of Cross-Border QR is limited to RM3,000.

Q9: Do I need to use SMS TAC to make the Cross-Border QR payment?

A9: SMS TAC will not be required. If you are making QR payments using HLB Connect App's QR Pay, you will be required to provide authentication in the form of password or biometric and AppAuthorise once you exceed the '**QR Pay without authentication**' limit (max limit is set at RM250).

Q10: Which account will the Cross-Border QR payments be deducted from?

A10: Cross Border QR payments will be deducted from your selected HLB Current or Savings Account/HLB Islamic Current or Savings Account in Malaysian Ringgit (MYR).

If you use an HLB Pay&Save Account, HLISB Pay&Save Account-i or HLB Wallet, the payment will be deducted from your MYR balance, even if you have sufficient funds in other currencies.

This applies to supported DuitNow Cross Border QR networks, including PromptPay, QRIS, NETS, Bakong and Alipay+.

Note: Payments made through UnionPay or Weixin QR Code may follow a different payment arrangement.

Q11: Can I know the exchange rate before performing any payment using DuitNow Cross-Border QR?

A11: After scanning the PromptPay, QRIS, NETS, Bakong, or Alipay+ QR Code, the exchange rate will be shown to you after you entered the amount at the confirmation page. You can review the payment details before proceeding with the transaction.

Q12: What should I do if the amount is deducted from my account but the QR pay transaction is unsuccessful?

A12: Please call us immediately at 03-7626 8899 or within 30 calendar days from the date of the transaction. If the report is made after 30 calendar days from the date of the transaction, HLB/HLISB and the DuitNow QR Owner & Operator reserve the right to reject any dispute.

Q13: Why are QR payments from Islamic accounts declined at certain foreign merchants?

A13: Payments made using Islamic accounts may be declined when the merchant is classified under non-Shariah compliant merchant category. This is a standard behavior of Shariah-compliant accounts.

The customer may see this message "Your Islamic account/card is not accepted at this merchant. Please use a different payment method. (50248)"

A14: Which QR Pay feature should customers use for Alipay+ QR payments?

Q14: Customers can scan Alipay+ QR codes through 2 entry points: "QR Pay" and "QR Pay (China)". Both options support Alipay+ QR payments at participating foreign merchants.

Q15: Who should I liaise for request of payment refunds?

A15: You can request payment refunds from the foreign merchant you purchase with. Should the merchant agree to the refund, the recovered amount will be reflected in your account. Alternatively, you can call us at 03-7626 8899.

Q16: Why is the amount refunded less/more than what I paid?

A16: The refunded amount might differ from the initial payment due to the changes in foreign exchange provided by PayNet. As the foreign exchange rate varies during the purchase and the refund time, the refunded amount could be less/more than the actual purchase amount.