

## **DUITNOW CROSS-BORDER QR**

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### **Frequently Asked Questions**

**Q1: What is DuitNow Cross-Border QR?**

**A1:** DuitNow Cross-Border QR is a service that allows our customer to perform payments to merchants in Thailand, Indonesia and Singapore by scanning their QR Codes using HLB Connect App's QR Pay feature.

**Q2: How do I use DuitNow Cross-Border QR?**

**A2:** Simply launch your HLB Connect App and at the login screen, tap on “**QR Pay**” icon and scan the supported Cross-Border QR Code such as **PromptPay, QRIS** or **NETS**.

You can also do the same after login to your HLB Connect App, just tap on the “**Menu**” and choose “**QR Pay**”.

**Q3: Does DuitNow Cross-Border QR payments occur in real-time?**

**A3:** Yes, it allows payers and merchants to make and receive payments instantly.

**Q4: Can I scan QR codes in another country apart from Thailand, Indonesia & Singapore?**

**A4:** For the time being, only **Thailand** (PromptPay), **Indonesia** (QRIS) and **Singapore** (NETS) QR Codes can be scanned using QR Pay on HLB Connect App. We will be adding more countries to the DuitNow Cross-Border QR. Stay tuned!

**Q5: Can I use this feature with HLB Connect Online and HLB Connect App?**

**A5:** This service is only available on HLB Connect App.

**Q6: Do I need to enable DuitNow Cross-Border QR before I proceed to scan PromptPay, QRIS or NETS QR Code for payment?**

**A6:** No, you can immediately scan the QR code to make your payment to foreign merchants.

**Q7: I do not have HLB Connect App. Can I still proceed to scan PromptPay, QRIS or NETS QR Code?**

**A7:** 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 Connect profile. Once that's completed, you will be able to use QR Pay.

**Q8: Can I use DuitNow Cross-Border QR to make payments to the local merchants in Thailand, Indonesia and Singapore if they do not use PromptPay, QRIS or NETS payment system?**

**A8:** You will not be able to. At the moment, DuitNow Cross-Border QR can only scan PromptPay, QRIS or NETS QR Code.

**Q9: Are there any additional charges or fees for using DuitNow Cross-Border QR?**

**A9:** There are no charges or fees for DuitNow Cross-Border QR.

**Q10: What is the transaction limit for DuitNow Cross-Border QR?**

**A10:** DuitNow Cross-Border QR shares the same daily limit as Local QR payment (i.e. RM9,999). However, each transaction of Cross-Border QR is limited to RM3,000.

**Q11: Do I need to use SMS TAC to make the Cross-Border QR payment?**

**A11:** 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 once you exceed the ‘**QR Pay without authentication**’ limit (max limit is set at RM250).

**Q12: Which account will the Cross-Border QR payments be deducted from?**

**A12:** The Cross-Border QR payment amount will be deducted from your selected HLB Current or Savings Account/HLISB Current or Savings Account-i (“CASA/CASA-i”) based on the equivalent MYR amount. If you have selected to pay from your HLB Pay&Save Account/HLISB Pay&Save Account-i, the amount will be deducted from your MYR currency even if you have enabled Thai Baht, Rupiah or Singapore Dollar currency.

**Q13: Can I know the exchange rate before performing any payment using DuitNow Cross-Border QR?**

**A13:** After scanning the PromptPay, QRIS or NETS 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.

**Q14: What should I do if the amount is deducted from my account but the QR pay transaction is unsuccessful?**

**A14:** 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.

**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.