

QR Pay

Frequently Asked Questions

Q1: What is QR Pay?

A1: Hong Leong Bank's QR Pay, which is also commonly known as DuitNow QR, is Malaysia's National QR Standard established by PayNet under the BNM's Interoperable Credit Transfer Framework. Through DuitNow QR's interoperability, any compliant QR Code can take payments from any participating Banks and e-Wallets.

Q2: How do I make a payment with QR Pay?

A2: On HLB Connect App, tap on **'Menu'** > tap **'QR Pay'** > Scan the merchant's or recipient's DuitNow QR Code and enter amount to pay.

You can also do the same from the app's pre-login page. If the recipient has already specified the amount to be paid in the QR Code, you need not enter the amount.

Q3: How do I receive payment with QR Pay?

A3: On HLB Connect App, tap on **'Menu'** > **'Receive QR Payment'**. Your Malaysia National QR Code will appear along with a dropdown list of which account you want to receive the fund in. After selecting the account you want to receive the fund in, you may perform one of the following:

- (i) Show your QR Code to the payer to scan for immediate payment. Payer will have to manually enter the payment amount for this Static QR Code.
- (ii) Tap on **'Share My QR'** > Tap on **'Share'** > Select how you wish to share your QR Code to the payer. Payer will have to manually enter the payment amount for this Static QR Code.
- (iii) Tap on **'Generate QR with Amount'** to get a Dynamic QR Code > Enter the amount you want to receive as payment > Show the code to payer. Please note that Dynamic QR Code has a 60-seconds validity.

You can also do the same from the app's pre-login page.

Q4: What do I need to have in order to use QR Pay?

A4: To use QR Pay, you will need to be an HLB Connect user, have the HLB Connect App downloaded onto your smartphone and have an HLB Current or Savings Account. If you wish to make a payment using QR Pay, you must have sufficient funds in your HLB Current or Savings Account.

Q5: Can I use QR Pay without an HLB Current or Savings Account?

A5: No, you will not be able to do so. The Current or Savings Account is needed for the debiting and crediting of funds via **'QR Pay'** & **'Receive QR Payment'** function.

Q6: Can I make payment to or receive payment from other bank's QR Pay?

A6: Yes, you can. Just follow the same steps in Q2 and Q3 to make or receive payment from other bank's QR Pay.

Q7: How long does it take for the payment or receiving funds to go through?

A7: The fund will go through instantly once the transaction is successful.

Q8: If I have multiple HLB Current or Savings Account, can I choose which account to pay or receive fund?

A8: Yes, you can. Here's how:

- (i) To select the account to be used for payment, please tap on any of your Current or Savings Account overview box on HLB Connect App > tap on **'Services'** > tap on **'Manage QR Pay Settings'** > Select your preferred account from the dropdown menu
- (ii) To select the account to be used to receive payment, please tap on **'Receive QR Payment'** > tap on the dropdown menu and select your preferred account

Q9: Why is it sometimes I don't have to enter the amount to be paid?

A9: This is because the recipient (owner of the QR Code) has already entered the amount to be paid. In this scenario, when you scan the DuitNow QR Code, you will be making payment for the exact amount that the recipient has already set, which will also be displayed on the screen when you make the payment.

Q10: Do I need to use a TAC to perform a transaction via QR Pay?

A10: TAC is required if you have exceeded the transaction limit, which has been set by default or that you have set yourself, for Open Transfer. If you need to adjust your limit, tap on **'Menu'** > tap on **'Account Settings & Limits'** > tap on **'Transaction Limits'** for customisation.

Q11: What is the maximum amount that I can pay or receive via QR Pay?

A11: It follows the transaction limit set on your HLB Connect App. If you need to adjust your limit, tap on **'Menu'** > tap on **'Account Settings & Limits'** > tap on **'Transaction Limits'** for customisation.

Q12: Can I bind my credit card account to QR Pay to use credit card for my payment?

A12: No, you cannot. QR Pay only works with HLB Current or Savings Account.

Q13: Can I use QR Pay to make payment to someone who does not have QR Pay?

A13: You will not be able to. You may consider other transfer/payment methods e.g. use of Instant Transfer/DuitNow service to make the payment.

Q14: Are there any additional charges or fees for using QR Pay?

A14: There are no charges or fees for using QR Pay.

Q15: Can I use QR Pay on HLB Connect Online Banking?

A15: You can generate a QR Code on HLB Connect Online Banking and download it in .pdf format to receive payments. However, you will need an HLB Connect App to scan the QR Code to make a payment.

Q16: Can I use QR Pay if I don't have an HLB Connect App?

A16: Without the HLB Connect App, you are still able to use the QR Pay service to receive payment as you will be able to generate the QR Code into .pdf format on HLB Connect Online Banking. However, to make payments using QR Pay service, you will need an HLB Connect App that has been downloaded onto a smartphone with camera to capture a QR Code.

Q17: When I want to request a payment from a few of my friends or multiple parties, can I share the same DuitNow QR Code to all of them?

A17: Yes, you can share the same DuitNow QR Code to them. If you have pre-set an amount for that DuitNow QR Code, everyone who scans the QR Code will be paying the same amount to you.

Q18: Can I use QR Pay if my mobile phone doesn't have a camera function?

A18: Unfortunately, you won't be able to. Camera function on the mobile phone is required to scan any DuitNow QR Code to make a payment.

Q19: Is there a minimum requirement on the mobile phone's camera in order to use QR Pay?

A19: The phone's camera must be able to scan the DuitNow QR Code.