

QR Pay (For Business)

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: Who can use for QR Pay?

A2: Anyone who has a valid HLB Current or Savings Account can use QR Pay. No application required.

Q3: What do I need to have in order to use QR Pay?

A3: In order to use QR Pay, you will need an HLB Current or Savings Account and you must be an HLB Connect user.

Q4: Can I use QR Pay without an HLB Current or Savings Account?

A4: A valid HLB Current or Savings Account is required in order for you to receive payments.

Q5: If I have multiple HLB Current or Savings Account, can I choose which account to receive payments?

A5: Yes, you can. To select the account to be used to receive payments, please tap on 'Receive QR Payment' > tap on the dropdown menu and select your preferred account.

Q6: What is the maximum amount that I can receive via QR Pay?

A6: There is no limit to how much payment you can receive via QR Pay. The payer on the other hand will need to check their limit set at their bank is sufficient to make a QR payment to you.

Q7: Can other bank or e-Wallet users make payments by scanning my DuitNow QR Code?

A7: Yes, as QR Pay accepts DuitNow QR (Malaysia National QR) and DuitNow QR is interoperable, other banks and e-Wallet users can make payments to your HLB Current or Savings Account by scanning the same QR Code.

Q8: Can I use QR Pay if I don't have an HLB Connect App?

A8: Yes, you are still able to receive payments as you can generate a QR Code from HLB Connect Online Banking.

Q9: How do I receive payments from customers using QR Pay?

A9: Depending on the nature of your business, you can receive payments by generating either a Dynamic or Static QR Code.

Dynamic QR Code	Static QR Code
<ul style="list-style-type: none"> • Dynamic QR Code is a QR Code that you have pre-set with the amount that you want to receive from payer • Payer will only have to scan your QR Pay code to payment for the exact amount • Dynamic QR Code has a validity of 60 seconds. Upon expiry, you will have to generate a new one 	<ul style="list-style-type: none"> • Static QR Code does not come with a pre-set amount • Payer will have to enter the amount to pay after scanning your QR Pay Code. • Static QR Code does not expire

Q10: Are there any additional charges or fees for using QR Pay?

A10: There are no charges or fees for using QR Pay.

Q11: How do I generate Static QR Code?

A11: There are two ways to generate a Static QR Code:

a) Login via HLB Connect App

Tap on **'Receive QR Payment'** on the pre-login screen or on the post-login menu. Your Malaysia National QR Code will appear along with a dropdown list of which account you want to receive the funds in.

After selecting the account you want to receive the funds 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 the 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 QR Code to payer. Please note that Dynamic QR Code has a 60-seconds validity

b) Login via HLB Connect Online Banking

- (i) Login to www.hongleongconnect.com
- (ii) On the right side of your HLB Current or Savings Account, look for **'View Details'**
- (iii) Click on **'Receive Payment'** option from the dropdown list
- (iv) If you have more than 1 receiving account, select the receiving account from the dropdown list
- (v) Click **'Download'** to save the QR Code in .pdf format
- (vi) Proceed to print or share Static QR Code for customers to scan and make payment

Q12: How do I generate a Dynamic QR Code?

A12: Tap on **'Receive QR Payment'** on the pre-login screen or on the post-login menu. Your Malaysia National QR Code will appear along with a dropdown list of which account you want to receive the funds in.

After selecting the account you want to receive the funds in, tap on **'Generate QR with Amount'** to get a Dynamic QR Code > Enter the amount you want to receive as payment > Show the QR Code to payer.

Please note that Dynamic QR Code has a 60-seconds validity.

Q13: How do I display my DuitNow QR Code?

A13: Just generate your unique Static QR Code, print and display it for payer to scan and make payment. You can click [here](#) to download the HLB QR Pay Tent Card.