

Frequently Asked Questions for Cross-Border DuitNow QR

1. What is Cross Border QR?

Cross Border QR is an interoperable QR standard that enables tourists from participating countries – Indonesia, Singapore, and Thailand to make payments by scanning the DuitNow QR Code via their respective mobile banking apps at any *participating DuitNow QR merchant in Malaysia.

**See appendix for list of participating crediting and debiting banks*

2. Why Cross Border QR Payment?

Cross Border QR Payment allows tourists to make instant and seamless payments using their respective banking apps to merchants in Malaysia without needing to worry about carrying bulky wallets or converting currencies.

3. How do merchants get started with DuitNow QR / Cross Border QR?

First, you must have an active AmBank Current Account/-i or Savings Account/-i. You may refer to this page for more details:

<https://www.ambank.com.my/eng/frequently-asked-questions/QR-Merchant>

You may also contact TB Cash Sales Team at tb-cash-sales@ambankgroup.com for assistance.

4. What benefits do merchants get for subscribing to DuitNow QR / Cross Border QR?

The benefits for merchants are:

- a) More convenient and faster payment collection
- b) Effective and efficient reconciliation
- c) Minimised uncertainty in FX volatility as compared with transacting with physical foreign currency

5. Will merchants be notified once a payment has been made?

Yes, merchants will receive an instant/online notification when the DuitNow QR/Cross Border QR transaction is completed.

6. What currency will the merchant receive the payment in?

Payments will be credited into the merchant's account in MYR.

7. What is Xilnex Point-of-Sale (POS) integrated Cross Border DuitNow QR?

AmBank and Alp Capital Sdn Bhd have launched Xilnex Point-of-Sale (POS) integrated DuitNow QR / Cross Border QR that accepts payment in MYR and selected cross-border currencies.

Merchants in Malaysia can receive payments seamlessly for transactions made by locals and inbound tourists from Indonesia, Thailand and Singapore with the cross border payment features.

Merchants can use the POS integrated dynamic DuitNow QR / Cross Border QR to further streamline their sales operations as well as save on processing cost and time for each transaction.

8. Who can I contact for more information on Xilnex POS?

You may visit <https://www.xilnex.com/duitnow-qr> and enter your contact details. A representative from Xilnex will be in contact with you.

Click [here](#) to learn more about Cross-Border QR

Click [here](#) to learn more about Point-of-Sale integrated with Cross-Border QR

Appendix: List of participating crediting and debiting banks

Malaysian Participants	Scope
Ambank (M) Berhad	MY Inbound
Public Bank Berhad	MY Inbound & MY Outbound
Razer Merchant Services Sdn Bhd	MY Inbound
CIMB Bank Berhad	MY Outbound
United Overseas Bank Berhad	MY Inbound
TNG Digital Sdn Bhd	MY Inbound & MY Outbound
Axiata Digital eCode Sdn Bhd (Boost)	MY Inbound
Maybank Berhad	MY Inbound & MY Outbound
Hong Leong Bank Berhad	MY Inbound & MY Outbound
BigPay Malaysia Sdn Bhd	MY Outbound
Bank of China (M) Berhad	MY Outbound

Scope:

1. MY Outbound: MY scan Foreign Switch
2. MY Inbound: Foreign Switch scan MY