Moolahgo Enables QRIS 'Scan & Pay' for Cross-Border Wallet Interoperability Across ASEAN

First Non-Bank Digital Wallet in Singapore to Integrate QRIS

Singapore, 12 November 2025 – Moolahgo, a leading FinTech firm licensed by the Monetary Authority of Singapore (MAS) as a Major Payment Institution, and previous winner of the Singapore FinTech Festival Global Fintech Awards for Artificial Intelligence, has become the first non-bank mobile wallet in Singapore to support QRIS (Quick Response Code Indonesian Standard) Scan & Pay on its digital wallet, moolahPAY.

The integration enables secure, real-time payments across over 40 million QRIS-enabled merchants in Indonesia, including major e-commerce platforms such as Lazada, Shopee, and Tokopedia. Beyond Indonesia, QRIS interoperability extends to Singapore, Thailand, Malaysia, and Japan, enhancing cross-border payment convenience for consumers and travellers alike.

Developed by Bank Indonesia, QRIS is a national QR code standard designed to unify multiple payment providers under a single interoperable framework. Moolahgo extends this interoperability to regional financial institutions and enterprise clients via its neoConnect payment-as-a-service (PaaS) platform; allowing banks, fintechs, and licensed payment providers to embed QRIS 'Scan & Pay' functionality directly into their own digital wallets and applications. This capability enables rapid deployment of real-time cross-border payments, supporting regional financial integration and settlement efficiency across ASEAN.

Key Advantages of QRIS Payments via moolahPAY

- Secure – PIN-protected wallet access reduces risks of card loss or misuse.
- Seamless – Enables fast, contactless, and cashless transactions.
- Cost-Efficient – Avoids traditional card fees of 2% to 5%, and offers competitive real-time FX rates.
- Instant FX Conversion – Users pay in IDR while funding in SGD at live exchange rates, minimizing currency exposure.

This milestone underscores Moolahgo's role as a regional enabler of interoperable payment systems, aligned with ASEAN governments' initiatives to advance cross-border payments, financial inclusion, and digital economy integration—a central focus at the ASEAN Ministerial Summit in Malaysia, July 2025.

"The integration of QRIS 'Scan & Pay' with moolahPAY reinforces our commitment to driving financial inclusion and interoperability across ASEAN," said John Hakim, CEO of Moolahgo. "Through both moolahPAY and our neoConnect platform, we are driving the future of the digital payment infrastructure that empowers banks, fintechs, and consumers to transact seamlessly and securely across borders."

About Moolahgo

Moolahgo is a MAS-licensed Major Payment Institution based in Singapore, offering award-winning multi-currency wallets, real-time FX, and cross-border payment solutions for individuals, businesses, and financial institutions.

Its proprietary platforms, neoBank and neoConnect, enable real-time, high-volume international transactions. Moolahgo has also developed Shizu, an AI assistant for financial operations, named FinTech Awards Winner at the 2023 Singapore FinTech Festival. For individuals, the moolahPAY mobile payment app offers real-time remittances, merchant payments, and bill settlement in over 40 currencies.

Moolahgo empowers global financial access through fast, secure, and innovative digital finance tools.

For further information, please contact marketing@moolahgo.com