

THAILAND PLAINLY · FREE FIELD GUIDE

Cash, Cards and QR: A Payment Choice Checklist for Thailand

A clear, repeatable way to choose cash, cards or a genuinely supported QR payment without guessing about recipients, currencies and fees.

Inside: specific examples, source-checked official guidance, reusable checklists and practical methods — no account or purchase required.

Visitor's everyday payment companion
31 October 2026 · Original article · TH-PH-01

Free reader edition. This guide explains decisions and evidence, not personal legal, financial, banking or immigration advice. Check official pages and the real terms applicable to you.

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Reader: English-reading visitor making ordinary retail, transport, restaurant, accommodation or small-service payments in Thailand.

What this article is not: A bank account opening guide, tax advice, a promise of QR eligibility, a recommendation to install an unverified payment app, or a live price/foreign-exchange quotation.

The food stall has a laminated QR code beside a tray of mangoes. You have a foreign bank card, a small banknote and a phone with a familiar banking app. The seller points at the code. You can see the total on a calculator, but you cannot tell whether your app will read this particular code. Three people are waiting behind you.

The risky decision is not necessarily choosing the wrong payment technology. It is treating a *payment symbol* as a promise: that your foreign app can use it, that you know which person will receive the funds, that you know what currency will be charged, and that you can recover the money in the same way as a card purchase. None of those follows automatically from seeing a QR square.

A small payment can be made calmly, even under pressure. The method in this article is to establish five facts before proceeding: **recipient, amount, currency, method and proof**. For a larger payment add a sixth: **what happens if something goes wrong?** You can apply this sequence whether the stall takes cash, your card, a locally issued banking app or a supported cross-border QR service.

1. Decide what payment you are actually making

A shop price might be shown as **฿180**. In this article the baht symbol (฿), the abbreviation **THB** and the Thai word **บาท** refer to Thai baht. The displayed number may be a unit price, a total, a deposit, a service price or a provisional estimate. Confirm what the number covers *before* discussing how to pay.

Ask the merchant to show the full amount on a calculator or the bill. For a street-food order, this might mean pointing to three dishes, then to the complete number. For a room booking, ask whether the amount is for one night or all nights and whether a refundable deposit is separate. A correct card authorization for the wrong quantity is still the wrong purchase.

A practical opening phrase in English is:

“Is 180 baht the total for all three items? Could you show me the amount?”

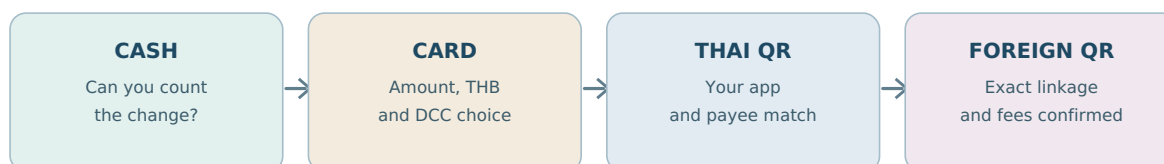
A calculator display works across a language gap, but don't treat an unspecific screen as a signed quote. On a material purchase, ask for an itemized invoice, booking confirmation or written message naming the goods or service. The merchant may not have a formal till receipt for a very small purchase; you can still ask what evidence is available.

The payment-choice decision table

Choice	When it can be useful	What can fail	What to check before approving
Cash in THB	Small, immediate purchases or areas where connectivity is unreliable	Short change, insufficient small notes, loss, no useful purchase record	Full amount, denomination, expected change, receipt or private note for important purchases
A bank card	Merchant accepts your scheme and the terminal works; larger purchases with an issuer dispute channel	Network or issuer decline, foreign-use restriction, conversion or issuer fees, deposit/hold confusion	Terminal amount and currency , issuer conditions, whether authorization is purchase or hold, receipt
Thai QR through a Thai account/app	You genuinely have a supported Thai bank or payment app and merchant displays an accepted code	Account/identity eligibility, wrong payee, mistaken amount, transfer recovery difficulty	Payee identity displayed by the app, exact THB amount, confirmation record
Cross-border QR through a supported foreign app	Your specific bank/app and Thai merchant acquirer are in an operating linkage	The country link exists but your particular app or merchant is not included; exchange/transaction fees or limits	Current participant list, app confirmation of payee/amount/rate/fees, transaction result
Another agreed official merchant payment route	A legitimate business offers an invoice, secure card link or supported wallet	Impersonation, malicious links, mismatched merchant identity	Obtain link from verified business channel, match recipient and invoice, retain confirmation

Treat this table as a decision aid rather than a hierarchy. “Cashless” is not the same thing as “safer,” and “cash” is not automatically less accountable. The context and evidence matter.

Four payment methods, four different checks



Original reader diagram: each box names a separate check, not a guarantee that a payment or tenancy is valid.

2. A Thai QR code does not guarantee your phone can pay

The [Bank of Thailand's PromptPay overview](#) describes PromptPay as payment infrastructure introduced in 2016, including transfers through identifiers associated with participating bank accounts and extensions for **Thai QR Payment**. It also describes how registration links a qualifying bank account with an identifier. It does **not** say that every visitor with a foreign bank account can register for or use PromptPay simply by scanning a code.

There is another layer: the [Bank of Thailand's cross-border payment page](#) documents bilateral QR services with selected countries and explicitly gives examples of **particular participating banks and apps**. In its May 2026 overview, for example, it describes a Malaysian tourist using the *Public Bank* mobile app with certain participating Thai merchant banks. It also describes other linkages, including those involving Indonesia, Vietnam, Singapore, Cambodia, Lao PDR and Hong Kong. Details and participants are not interchangeable across those routes.

A more concrete example shows why specificity matters. The Bank of Thailand's [30 October 2025 Thailand-China launch announcement](#) named Alipay, UnionPay and WeChat Pay on the China-side for certain Thai QR merchant institutions at launch. That is evidence of a named scheme and launch partners, *not* evidence that every payment app worldwide—including yours—will pay every Thai QR.

Before relying on cross-border QR for your trip, look for these four matches:

1. **Home institution:** Is your exact bank or payment provider officially a participant for payments *from your jurisdiction into Thailand*? An outbound transfer feature at home might not work inbound at a shop.
2. **App and account type:** Is the feature enabled on your particular app, account, authentication setup and version? Some products require additional conditions or verification.
3. **Merchant accepting institution:** Does the merchant's QR belong to a participating Thai bank or scheme? Two Thai-looking QR placards may not route through the same participating institution.
4. **Transaction conditions:** Are there amount limits, permitted merchant categories, currency conversion disclosures and fees? Confirm the details in the actual app before final confirmation, not from an old forum screenshot.

If any item is unknown, mark QR **“not yet verified”** rather than “will probably work.” Carry a real alternative. Do not try to solve a refusal by paying a stranger's personal QR or transferring money to a third-party “helper” without establishing the recipient and purpose.

What to check on a real QR confirmation screen

A QR scan should take you to a screen inside the app you intended to use. Verify the merchant or recipient name it displays, the amount, the payment currency and any exchange-rate or fee information made available. If the merchant is a sole proprietor, the displayed name might differ from the stall sign; ask for an explanation before authorizing. If you cannot reasonably reconcile the name, choose another payment method or another merchant.

Look at the amount one more time. A payment of **1,800 THB** when the agreed amount was **180 THB** is not saved by the fact that the QR was technically valid. Avoid reading numbers from a blurry screenshot or accepting a “new” QR over messaging from an unverified contact.

After approval, wait for the authoritative payment result. A rotating animation, “processing” message or screenshot submitted by someone else is not necessarily a successful settled transaction. If the app says **pending**, do not automatically pay again: verify the transaction status and ask the merchant to check their official receiving record. In some systems duplicated authorization can be difficult to unwind.

3. Cards: separate the Thai price from the currency conversion choice

A card payment may introduce a decision that has nothing to do with how many baht the goods cost. The terminal may offer to convert the charge into the currency associated with your card before you approve it. This is generally called **dynamic currency conversion (DCC)**.

Visa's [consumer guidance on DCC](#) explains that this option can include an exchange rate and additional fees. It says the merchant or ATM should disclose the local amount, converted amount, exchange rate and applicable markup/fees, and that the cardholder should be given a real choice. This is not a statement that every card transaction in Thailand presents DCC, or that choosing one option will always be cheaper with every issuer.

If the Thai price is 2,000 THB and the terminal shows “**Pay 2,000 THB / Pay 60.00 USD**”, that is a **fictional teaching example**, not a market exchange rate. Ask what exchange rate and costs underpin the conversion; compare with your card issuer's terms if you have them. Choosing the local currency normally leaves conversion, if required, to the card network/issuer arrangements; the final cost can still include issuer foreign transaction fees. Choosing the cardholder currency uses the disclosed DCC terms and may include a markup. For an accurate comparison you need both, not a slogan that one method is always cheapest.

A useful script is:

“Please charge this in Thai baht. I do not want the terminal's currency conversion.”

Say this when you **choose** to decline DCC; it is not mandatory in every transaction. You should be able to see and make the choice yourself. If the terminal operator selects a currency on your behalf or the terms are hidden, ask for a correction before approving, and retain the screen/receipt evidence when safe. Do not share a card PIN or one-time password with a merchant to “help” complete an ordinary sale.

Different from DCC: an ATM cash withdrawal

Withdrawing cash is not merely a store card purchase. An ATM may show its own fee, a foreign issuer may charge a withdrawal fee, cash-advance treatment may apply for certain credit cards, and currency conversion may be offered. Read the total disclosed cost and withdrawal amount before accepting. Reject a conversion option you do not understand rather than assuming a familiar

home-currency display means there is no extra cost. Check whether the cash amount and ATM fee are distinct lines. If a machine retains a card or fails to dispense cash, keep the transaction details and contact the ATM owner and your issuer through official channels.

This article gives no ATM fee table because device operators, cards, and tariffs change. A past traveller's screenshot cannot tell you what **your** issuer will charge in October 2026 or at a later travel date.

4. Cash is a good backup only if you can count and separate it

Cash solves a problem that card and QR apps sometimes cannot: no signal, no compatible app, and no payment terminal. It introduces other problems: loss, poor change, counterfeit risk and missing documentation. Do not carry all of your trip's money in a single accessible wallet merely because many vendors can accept cash.

Prepare small denominations appropriate to your daily transactions through an authorized exchange or ATM and keep a separate reserve for emergencies. The amount is personal and should reflect your actual travel pattern, not a universal “must carry” figure. Bank of Thailand resources can help readers check Thai currency information; actual notes and acceptance practices should be verified independently rather than relying on images in this article.

The fastest cash check is arithmetic. Suppose a purchase total is **275 THB** and you hand over **500 THB**. The expected change is **225 THB**. If you receive two 100-baht notes and a 20-baht note, that is **220 THB**, five baht short. Check carefully and politely before leaving the counter. The exercise uses invented amounts.

Use the following five-step habit:

- Check whether the agreed number is a **total** or **per-item** price.
- State or show the denomination you are handing over.
- Calculate expected change before the seller opens the drawer.
- Count the returned notes and coins at the counter, not an hour later.
- For a material payment, record the merchant, what was supplied, date and paid amount, even if the only available evidence is an agreed written message.

Do not judge a cash note solely by its colour under dim light. Where a note seems suspect or damaged, ask a bank or official exchange provider for an appropriate check; do not accuse a stranger of a crime based on an uncertain visual impression. Official banknote information changes less often than a shop exchange rate, but it is still better to link to the issuer than to reproduce a homemade authentication rule.

5. The two-minute check before paying a deposit

Everyday food and a refundable accommodation deposit are different transactions. A room may be legitimate but the person asking for payment may not have authority to collect money for it. For a meaningful deposit, establish who owns or manages the property, the booking or contract reference, amount and currency, refund rules, deadline and payment recipient. Compare the payee details with a verified business contact. A QR or bank account supplied in a forwarded message is not independent proof of authority.

Ask for a receipt that states what the money is for and what condition triggers a refund or deduction. Where a seller wants a transfer before showing written terms, consider whether you have enough evidence to proceed. Do not assume a direct account-to-account transfer has the same consumer dispute and chargeback possibilities as a card payment. Recovery rights vary by scheme, issuer, merchant contract and actual circumstances; confirm them beforehand rather than after a problem.

Fictional scenario: two payment requests. A host's official booking page says the deposit is 1,500 THB. Minutes later a messaging account with a similar display name sends you a QR asking for 1,800 THB “because the transaction fee has risen.” Neither the similarity of the profile photo nor the promise of a quick refund establishes authenticity. Use the already verified booking support channel to confirm amount and payee before sending money. This method is deliberately boring. It works precisely because a hurried explanation cannot replace a verified recipient.

6. What should your evidence look like?

The value of a payment record is that it lets another person reconstruct the question. A screenshot reading “Success” without payee or reference is often less useful than a private note with the invoice, recipient, amount, transaction reference and actual merchant conversation.

Use a tiny private transaction record for purchases that matter:

Field	Example (fictional)	Why it matters
Merchant / purpose	Riverside Guesthouse, 2-night deposit	Connects money to an agreement
Agreed price / currency	1,500 THB	Separates the quoted amount from conversion
Method	Bank card, physical terminal	Identifies the relevant dispute channel
Recipient name shown	Riverside Guesthouse Co. (to be verified)	Detects an unexplained change of beneficiary
Authorized amount / currency	1,500 THB	Compares terminal result to quote
Confirmation / date	Reference ending 4821, 31 Oct, 18:10	Aids support without publicly exposing a full account number

Field	Example (fictional)	Why it matters
Receipt / terms location	Private booking email saved	Links the payment to refund conditions
Problem / next step	Incorrect duplicate hold; ask issuer to distinguish pending vs posted	Prevents reflexive double payment

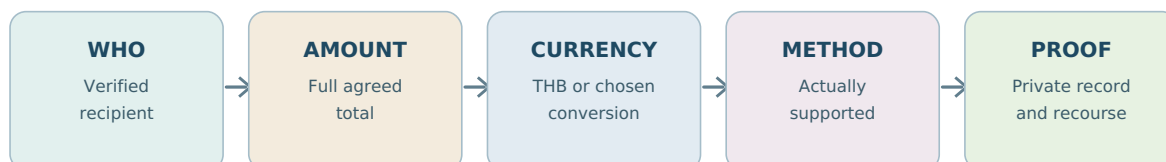
Keep the original issuer message or app record where available, not only a cropped screenshot. If an invoice was edited, preserve the earlier version rather than silently replacing it. Never put full card numbers, bank logins, national identification numbers, one-time passcodes, or another person's account details in a public review or group chat.

A duplicate payment is not the same thing as a pending authorization

If you tap a card, get no receipt, and the merchant asks you to tap again, first inspect whether the first transaction is pending, declined, authorized or posted. Some transactions appear as temporary holds. A hold is not necessarily a completed charge; conversely, an app success notification may represent a transfer you cannot simply reverse. Ask the merchant for their terminal or acquiring record and contact the card issuer if the status remains ambiguous. Do not use another card automatically because one screen timed out.

In a QR payment, check your app's transaction history and recipient details. If it says **completed** but the vendor has not received a matching notification, do not send the same amount to a second QR without a verified support process. Save the reference and let the participating banks or payment providers investigate their systems.

Five facts to know before approving a payment



Original reader diagram: each box names a separate check, not a guarantee that a payment or tenancy is valid.

7. Three worked decisions you can practise

Case A: a market purchase, good cash fallback

You are buying two snacks for 90 THB and a drink for 35 THB. The agreed total is **215 THB**. Your overseas app does not recognize the stall's QR, but the seller accepts cash. You give 300 THB. Expected change: **85 THB**. Count it before leaving. If the seller has no receipt, note the purchase only if it matters; a small snack need not become a bureaucratic exercise. The lesson is that a failed QR scan should trigger an ordinary fallback, not an unverified transfer.

Case B: hotel card terminal offers two currencies

A lodging bill is **4,800 THB**. The terminal offers 4,800 THB or a stated amount in your home currency. Compare the DCC rate and fee disclosure with your issuer's own foreign-currency terms. If you decline DCC, choose THB and verify the terminal still shows 4,800 THB before authorizing. Keep the hotel invoice and the terminal receipt. Do not make a general “my home currency is always cheaper” or “baht always wins” assumption without your card's actual terms.

Case C: your foreign app *sometimes* handles Thai QR

Your bank's website says a Thailand QR linkage exists, but does not list the shop's acquiring bank. The seller shows a QR; your app opens a screen with no recipient identity. Do not treat this as approved. Ask for another accepted method or contact your provider through its published channel. If the app later presents a verified recipient, amount, FX quote and costs, consider the payment on its real terms. The lesson is that **network availability, app availability and recipient verification are separate checks**.

8. Make a backup plan before you need one

A usable fallback is not “I have three cards” if all three depend on the same locked phone for authentication, the same blocked account or the same lost wallet. Try a small payment with each method before a larger purchase. Verify that your cash reserve can cover the next essential journey or meal, and store one independent official support route for a lost card or compromised app.

Write a one-line action for each failure:

Failure	Immediate safe action	Evidence or independent route
QR unavailable	Ask for accepted cash or card	Do not pay a new personal QR offered by an unverified helper
Card declines	Check amount, currency and issuer alert; use planned backup if legitimate	Issuer's published app or number
Terminal times out	Check first authorization status before retry	Merchant receipt/terminal reference + issuer record
Wrong QR payee	Stop before final approval; ask for identity confirmation	Official merchant and bank support channels
You suspect a fraudulent payment	Stop further transfers and promptly contact your own financial provider	Keep transaction reference and relevant original messages
All methods fail	Do not borrow a stranger's login or hand over a card and PIN	Return to verified staffed location or trusted contact

If someone is pressuring you to pay “right now” to solve a bank alert, remember that a real bank can be reached through a known official number or its app. Do not follow a newly provided link, disclose security credentials, or authorize a “test transfer” to prove your account is safe.

Emergency fraud reporting options depend on the country where your account is held. Use your issuer or payment provider's verified process; do not mistake a Thai institution's contact number for a universal international recovery service.

9. One-screen payment choice card

Save this section offline. It is an original personal decision aid, not an official Bank of Thailand form.

THAILAND PAYMENT CHECK – 15 SECONDS

WHAT am I buying? _____

AGREED FULL AMOUNT / currency: _____ THB

RECIPIENT shown on cash/card/QR: _____

CASH? Total clear / note clear / expected change _____

CARD? Terminal amount _____ / currency _____

DCC choice disclosed? _____ / issuer conditions checked? _____

THAI QR? My app supports this payee? _____ / beneficiary _____

CROSS-BORDER QR? Exact home app + merchant link confirmed? _____

FX/fees/limits visible? _____

IF UNSURE: pause / choose a verified alternative / do not transfer

AFTER PAYMENT: success confirmed by my own channel? _____

receipt/reference saved if needed? _____

IF DISPUTED: my verified issuer/merchant route _____

If the merchant is busy, you can make the decision without reciting the card. Confirm the amount; choose an actually supported method; check the recipient and currency; keep evidence proportional to the purchase. That is all the card is trying to protect.

10. Source notes, date checks and limits

The following are **direct official or network-owner source pages**, verified as accessible on **31 October 2026**. They support the existence and scope of named payment systems and DCC disclosures. They do **not** establish that the user's particular foreign account can pay through a specific Thai QR, the current terms of their card issuer or a merchant's goodwill.

1. **Bank of Thailand — PromptPay and Thai QR Payment overview.** <https://www.bot.or.th/en/financial-innovation/digital-finance/digital-payment/promptpay.html> — confirms the infrastructure, bank-account registration concept, and Thai QR Payment extension. PromptPay membership is not automatically granted to every foreign visitor.
2. **Bank of Thailand — Cross-Border Payment country linkages (overview updated as of May 2026).** <https://www.bot.or.th/en/financial-innovation/digital-finance/digital-payment/cross-border-payment.html> — describes participating-country linkages and examples of bank/app pairs, not universal interoperability.
3. **Bank of Thailand — Thailand-China QR linkage announcement, 30 October 2025.** <https://www.bot.or.th/en/news-and-media/news/news-20251030.html> — named launch participants for a specific bilateral scheme; future participant lists may change.

4. **Visa — Dynamic Currency Conversion consumer guidance.** <https://www.visa.com/en-gb/personal/travel/dynamic-currency-conversion> — defines DCC and documents the information consumers should see and their ability to choose or decline conversion.
5. **Mastercard — Dynamic Currency Conversion Performance Guide (merchant, 2025).** <https://www.mastercard.com/content/dam/public/mastercardcom/na/global-site/documents/DCC-Guide-2025-Merchant-Version.pdf> — additional scheme-owner guidance about merchant disclosure and customer choice, not individualized financial advice.

All fictional merchants, amount examples, device screens, arithmetic cases, transactions and scripts in this article are original teaching examples. A text-only decision card is intentionally usable without downloading anything, logging into an app or sharing private information. No real-person bank data or existing merchant QR images are reproduced. There is no fixed map pin: payments occur across many changing merchants, and a specific verified place is not necessary to use the method. If illustrated for a final reader edition, use original licensed diagrams of the cash/card/QR choice and an anonymized payment confirmation; never reproduce a real personal payment QR or card number.

The rule to remember: A payment method is a tool. Before approving it, know *who receives, how much, in which currency, under what terms, and what record you will have afterward*. When one question cannot be answered, a pause is often faster than an avoidable dispute.