

A stylized graphic featuring a city skyline in white and blue silhouettes. Behind the skyline is a large orange sun with horizontal stripes. Two green palm trees are positioned on either side of the skyline. The entire graphic is set against a blue-tinted background of a city skyline.

2025 SPRING MEMBER MEETING

April 23-24 / Westin San Diego Bayview Hotel

I want to offer QR Code payments - What are the risks to be managed?

Panelists



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Comparing QR Code Payments



Attribute	URL QR Code	Proprietary QR Code	Payment QR Code (Standard)
Payment Methods	Card/ACH	Multiple – varies by app	Instant push payments
Security Features	None – exposed URL, vulnerable to spoofing	Varies – may include in-app tokenization	Digital signatures, tamper detection, encrypted payload
User Experience	Scan from mobile phone camera, manual data entry	In-app, but varies by platform	Scan from mobile banking app, instant confirmation
Fraud Risk	High	Medium – depends on app security	Low – secure by design with digitally signed payloads
Ease of Integration	Easy to create, but not payment-native	Requires proprietary SDK or integration	API-ready and designed for broad ecosystem integration

Questions?