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# QR Code Interface

# Explore How QR Codes can be used for Faster Payments

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Work Group Concurrent Session  
March 4, 2022

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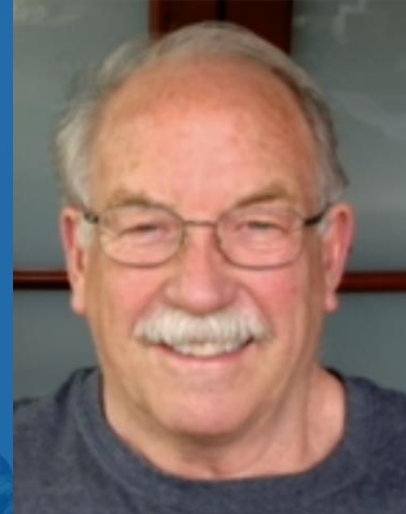
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# Presenters



**Scott Green**

Manager, Product Innovation, SHAZAM  
QR Code Interface Work Group (Chair)



**Steve Mott**

Principal, BetterBuyDesign  
QR Code Interface Work Group (Vice Chair)

# QR Code Interface

## Explore How QR Codes can be used for Faster Payments

# Explore How QR Codes can be used for Faster Payments

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## Mission of QR Code Interface Work Group & Faster Payments

- Explore how QR codes can be used for Faster Payments
- Identify Top Use Cases assisting in adoption
- Describe an example implementation
- Discuss stakeholders
- Recommend best practices
- Q&A



# How QR Codes are used

- Mobile wallet account-to-account (A2A) QR code payments
- QR codes on paper bills
- QR codes on receipts at restaurants
- Tying merchant loyalty to wallet payment/COF at POS with QR codes
- QR codes for payment at POS



# Where QR Code are used

## Examples

- China: Alipay
- India: Unified Payments Interface (UPI) network
- Singapore: Singapore Quick Response Code (SGQR)
- Australia: New Payments Platform (NPP)
- United States: PayPal, Venmo



# Use Cases

Invoices

Bill payments

Purchases

Returns

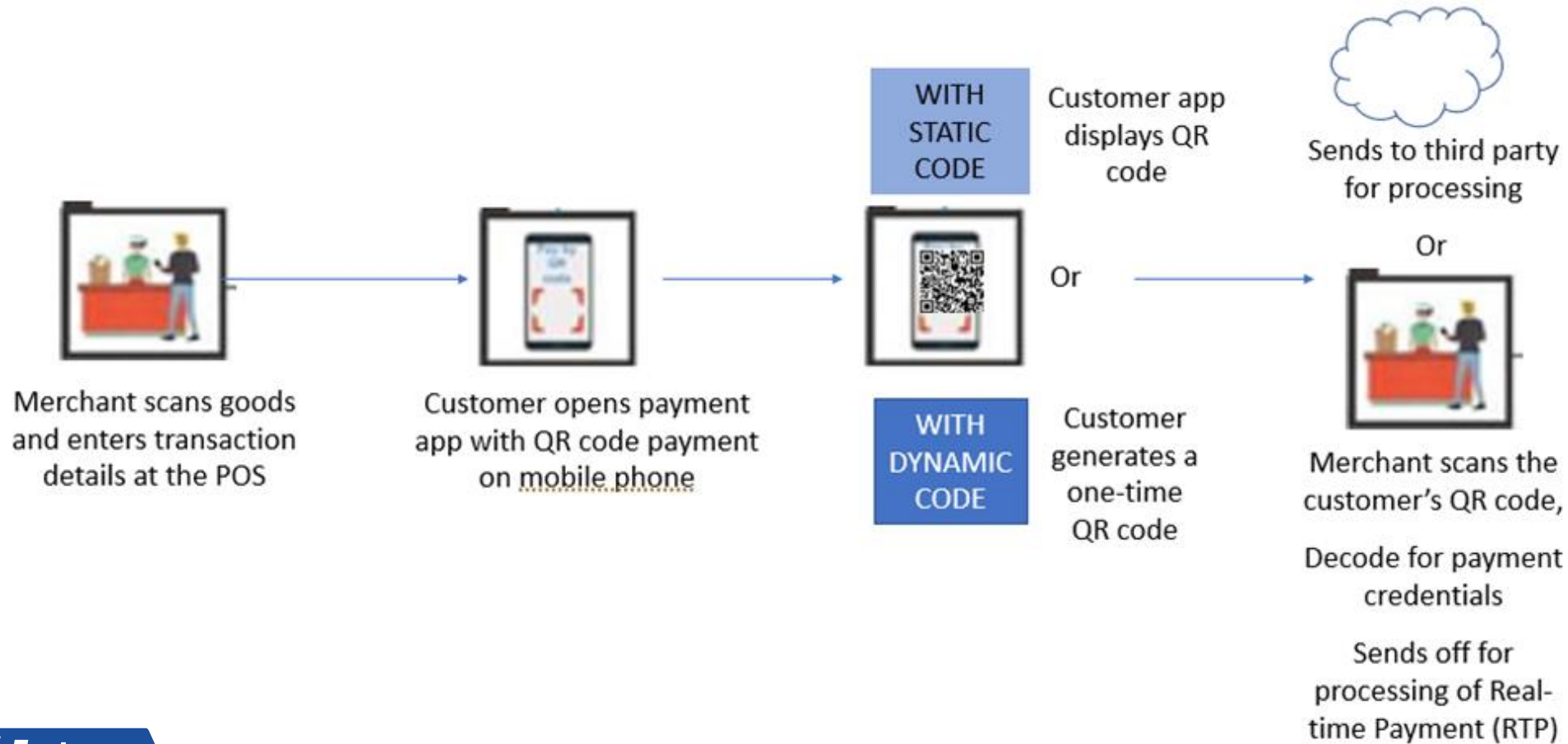
Disbursements

Funds transfers

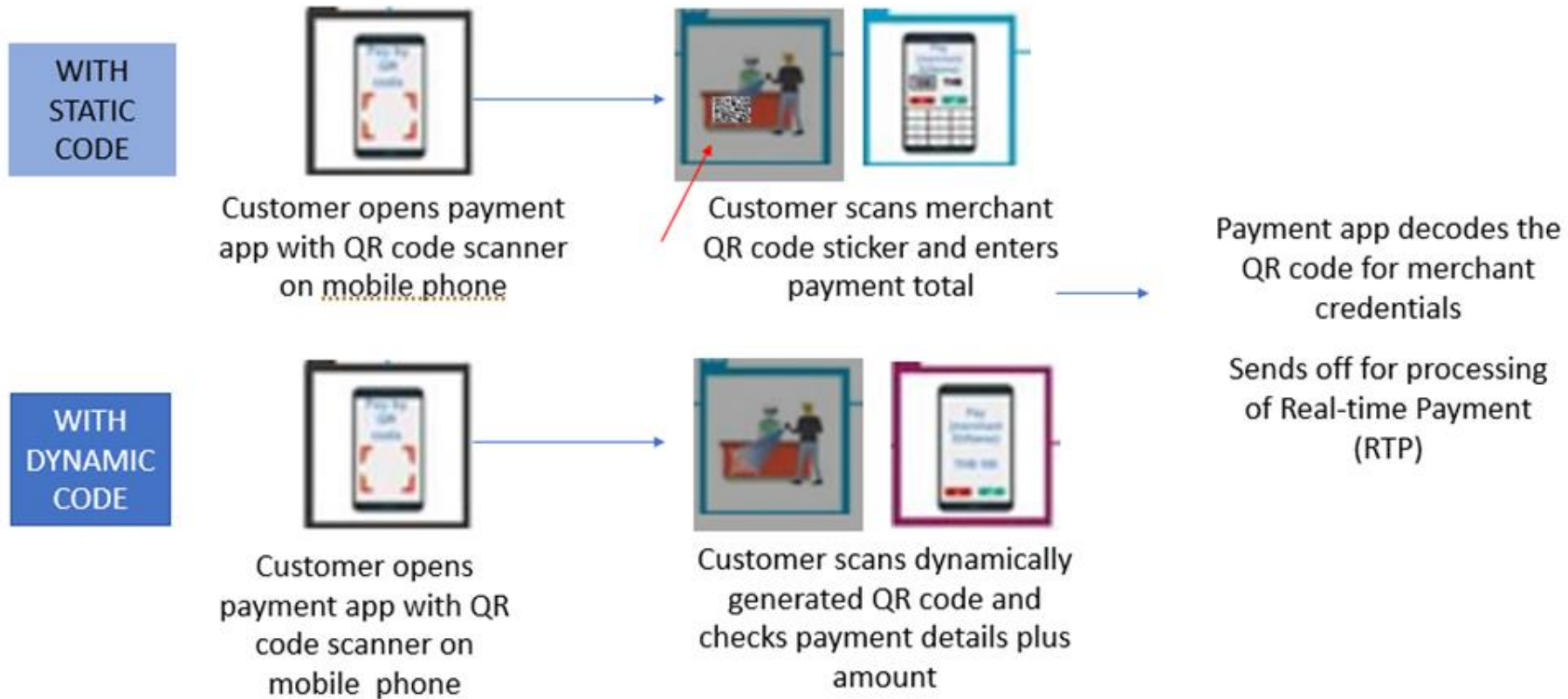




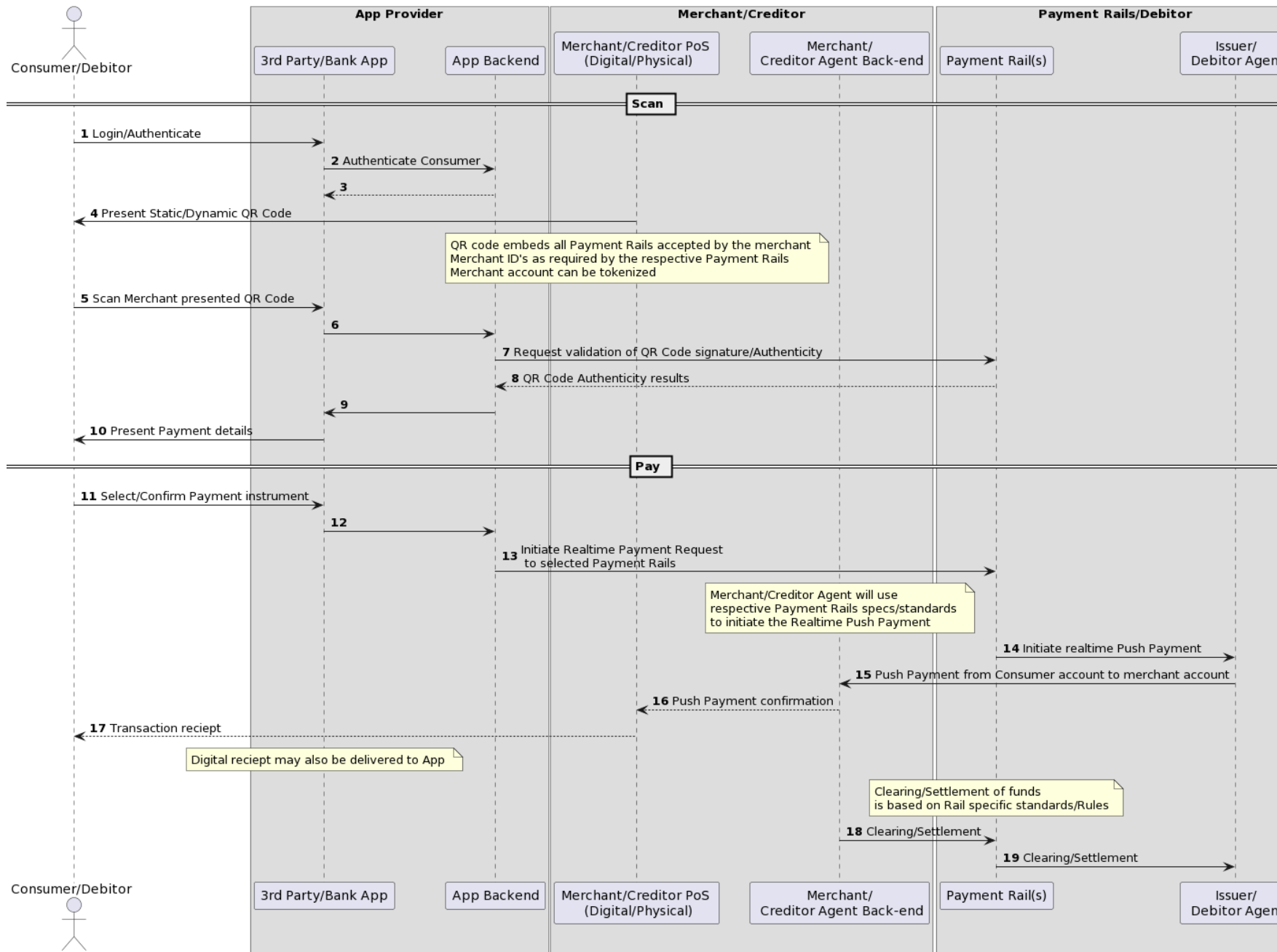
# Presentment Mode - Consumer



# Presentment Mode - Merchant



**Merchant Presented QR**



Sample Retail Purchase

## Next Steps

### Remaining deliverable sections

- Example flow for consumer presented mode
- Stakeholder considerations
- Conclusion

### Timeline

- Work Group Deliverable - Whitepaper: QR Codes for Faster Payments
- Publish 2Q 2022

# FPC Member discussion

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We Need You

- Join the QR Code Interface Work Group
- Rounding final phase of deliverable, participation welcome!
- Contact information: [memberservices@fasterpayments.com](mailto:memberservices@fasterpayments.com)



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