QR Code Interface
Work Group Charter

Mission & Scope

Describe how payment QR codes can facilitate adoption and usage of faster payments and provide considerations and recommended best practices for end users and financial institutions. Other potential methods for initiating payments are outside the scope of this work group.

Objectives & Goals

The work group will provide a brief review of payment QR codes and reference implementations. It will identify and describe faster payment use cases whose adoption may be improved by using QR Code as the initiator. The use case descriptions will be accompanied by recommendations for best practices and any related stakeholder considerations.

Deliverables

1. Publish a report for all users of faster payments systems around the following subjects.
   a. Introduction to QR codes for faster payments.
      i. Brief review of payment QR codes.
      ii. Example implementations of payment QR codes.
   b. Suggest with some justification which use cases may best assist in the adoption of faster payments in the U.S.
   c. Describe the top use cases incorporating QR Code to facilitate faster payments.
      i. Recommend best practices for use.
      ii. Provide stakeholder considerations, benefits, and impacts.

Membership Criteria

Technical Expertise preferred with a background in the use of QR Codes for payments. Representatives from financial institutions (with technical knowledge regarding mobile banking applications), end-users (with merchant POS infrastructure knowledge), and consumer groups. Membership from technical resources at the Federal Reserve and TCH, as the operators of Faster Payments Systems.