EMV® QR Code™ for Payments
Supporting Touchless and Fast Transactions

QR (Quick Response) codes are used around the world for fast and easy touchless payments. The EMV® QR Code™ Specifications help ensure that QR codes are generated in a standardised and secure way, enabling quick, reliable and trusted transactions for both merchants and consumers.

Why EMV QR Codes for Payments?

- Payment convenience and choice are increasingly important to consumers.
  - 84% of surveyed consumers around the world say they expect to make purchases when they want and how they want.

- More and more people around the world are using QR codes to pay.
  - In China, scan-to-pay transactions have grown 15X over the past three years.
  - 40% of consumers in India regularly use QR codes to make payments.
  - By 2025, national QR code payment schemes will account for 22% of all QR code payments by volume, compared with just 8% in 2020.

- Businesses and governments globally are prioritising QR code payments.
  - "By 2025, national QR code payment schemes will account for 22% of all QR code payments by volume, compared with just 8% in 2020."

- Payment convenience and choice are increasingly important to consumers.
  - 74% of surveyed consumers around the world say they expect to make purchases when they want and how they want.

- More and more people around the world are using QR codes to pay.
  - 15X over the past three years.

- Businesses and governments globally are prioritising QR code payments.
  - "By 2025, national QR code payment schemes will account for 22% of all QR code payments by volume, compared with just 8% in 2020."

- Payment convenience and choice are increasingly important to consumers.
  - 60% of surveyed global consumers say they have changed shopping behaviour in recent months, many for convenience and value.

- More and more people around the world are using QR codes to pay.
  - 240% of consumers in India regularly use QR codes to make payments.

- Businesses and governments globally are prioritising QR code payments.
  - "By 2025, national QR code payment schemes will account for 22% of all QR code payments by volume, compared with just 8% in 2020."

For more information on EMVCo please visit: www.emvco.com

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How do EMV QR Code Payments Work?

QR codes for payments are two-dimensional barcodes that are scanned to complete a purchase. When developed using the EMV QR Code Specifications, QR codes can support processing of transactions in less than a second, delivering a quick and easy payment experience for both merchants and consumers every time.

EMV QR Code Specifications support two types of QR code payments – consumer-presented and merchant-presented.

1. **For consumer-presented payments:**
   - Customer displays a QR Code on smartphone.
   - Merchant scans code with barcode reader.
   - Information stored in the code is used to conduct the transaction.

2. **For merchant-presented payments:**
   - Merchant displays the QR Code at the point-of-sale (POS).
   - Customer uses camera on smartphone to scan the code.
   - Information stored on the code is used to conduct the transaction.

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**DID YOU KNOW?**

EMVCo provides QR Code Payment Marks that merchants can use at the POS to signal to consumers that EMV QR Code code payments are supported. These easy-to-recognise visual symbols provide consistency and familiarity to the checkout experience.

**Consumer-presented cases (CPM)**

1. **Merchant-presented QR Codes (MPM)**

   - Merchant displays the QR Code at the point-of-sale (POS).
   - Customer uses camera on smartphone to scan the code.
   - Information stored on the code is used to conduct the transaction.

**Benefits of EMV QR Code Payments**

EMV QR Code Specifications help merchants and consumers take advantage of the speed, convenience and ease of QR code payments seamlessly and securely by providing a common foundation for the development and deployment of QR code payment solutions. This means that QR code payments will work in the same way, no matter where they are used.

**QR Payment Solution Providers**

Flexible, secure solutions
Solution providers can have increased confidence that solutions will work anywhere they are implemented:

- Support for domestic and international card-based and account-based programmes
- Confirmed functionality
- Proven security

**Merchants**

Fast, efficient acceptance
Merchants can provide their customers with a wide range of secure payment options using one single QR code at checkout:

- Acceptance of international payment brands and domestic networks
- Support for loyalty and reward programmes
- Flexible and efficient processing options
- Minimal set-up and low-cost, easy-to-maintain infrastructure

**Consumers**

Easy-to-use, convenient payment
Consumers can choose their preferred payment option using one standard QR code, resulting in:

- Quick and easy checkout
- Consistent, familiar payment experience

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