QR Code
Frequently Asked Questions (FAQ)

**Background:** To satisfy the need for global interoperability and security, EMVCo has launched a task force to work on the development of a specification for QR code-based payments. This will allow the payment community to optimise the established infrastructure based upon EMV Specifications to benefit those delivering QR code-based payment solutions. The work supports EMVCo’s goal of global interoperability by leveraging the existing EMV specification and infrastructures to reduce the impact of implementation.

1. **Why is EMVCo focusing on QR code-based payment?**

With the increasing deployment of QR code-based payment methods, it is important that the payments ecosystem provides a consistent experience for merchants and consumers. Given its early stage of deployment and growing adoption, now is the time to ensure the technology’s potential is not constrained in the future due to compatibility issues.

An effective solution to ensure global interoperability for established payment methods has come through the development and implementation of global specifications. EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV® Specifications and related testing processes.

Adoption of EMV Specifications and associated approval and certification processes promotes a unified international payments framework, supporting payment methods, technologies and acceptance environments.

EMVCo is uniquely positioned to develop a global specification for QR code-based payments given its proven experience in defining and certifying secure payment methods.

2. **At a high level, what is EMVCo doing in this area?**

QR code-based payments are a new area of payment technology to be addressed by EMVCo in 2017, with the work complementary to ongoing activity to manage and evolve the existing EMV Contact and Contactless Chip Specifications, and other areas such as the EMV Payment Tokenisation framework and EMV 3D-Secure.

The recently established QR code Task Force will work to deliver global specifications that provide convenience, security and reliability in line with other EMV Specifications. It will also work in a way that enables collaboration with industry participants and aims to reflect the requirements of actors across the payments ecosystem.
The work being undertaken by EMVCo will lead to the development of new specifications for QR code-based payments. In common with other specifications by EMVCo, these will be offered on a royalty-free basis and be designed to promote global interoperability and help prevent fraud.

3. What does this mean in reality?

Two specifications will be developed initially to reflect differing QR code-based payment modalities: consumer-presented and merchant-presented. With the consumer-presented mode, the user displays the QR code dynamically. The merchant then uses a QR code reader to scan the code. Merchant-presented mode involves the merchant displaying the QR code either statically or dynamically, with the consumer using a mobile device to scan the code.

In parallel, EMVCo is considering the development of a testing framework to evaluate the compliance of QR code-based payment solutions with the EMV Specifications.

4. How will EMVCo's work with QR codes benefit the payments industry?

The development of an EMV Specification will simplify the development and broaden the acceptance of both consumer-presented and merchant-presented QR code payment solutions.

For consumer-presented mode, solution providers will benefit from the ability to openly develop and implement solutions with full compatibility with the existing EMV payments ecosystem and infrastructure. Those who have already developed proprietary solutions have the option to migrate to the globally interoperable EMV framework to widen acceptance points and potentially increase the number of transactions.

In addition, EMV QR code-based payments transactions for the consumer-presented mode will leverage the existing EMV infrastructure to facilitate the deployment of solutions. The specification will also enable merchants to accept several QR code solutions from various providers in a standardised manner.

Consumers will also benefit from a more consistent user experience, increased convenience and wider choice. In addition, QR code-based payments will enable consumers to access alternative payment methods, without necessarily requiring high-end devices with advanced functionality.

5. What steps are being taken to ensure the new specification is as secure as it needs to be?
EMVCo will be leveraging the existing infrastructure and experience to align the security for QR code-based payments with its existing specifications.

It will also align with security requirements identified through EMVCo’s current activity across Software-Based Mobile Payments.

For consumer-presented mode, the specification will be compatible with Payment Tokenisation.

6. **When do you expect the specifications to be available for implementation?**

The draft specification for the consumer-presented mode will be shared with Technical and Business Associates in Q2 2017. Following receipt of input, EMVCo aims to release the final specification in mid-year of 2017.

The draft specification for the merchant-presented mode is presently under development and will go through the internal and external review process in Q2. It is expected to be released shortly after the specification for the consumer-presented mode.