EMVCo & QR Code Payments
Frequently Asked Questions (FAQ)

Background:
To satisfy the need for global interoperability and security, EMVCo has launched specifications for QR Code payments.

The work supports EMVCo's goal of global interoperability by leveraging the existing EMV specifications and capabilities to facilitate adoption.

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1. Why is EMVCo focusing on QR Code payment?

With the increasing deployment of QR Code 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 manage and evolve the global specifications for QR Code payments given its proven experience in defining and certifying secure payment methods.

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

EMVCo commenced its QR Code payments activity in 2016.

EMVCo has focused on creating QR Code payment specifications that provide convenience, security and reliability in line with other EMV Specifications. The EMV QR Code Specification intends to enable collaboration with industry participants and reflect the requirements of actors across the payments ecosystem.

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3. What does this mean specifically?

Two specifications have been developed to address the two dominant QR Code payment use cases: consumer-presented QR Codes and merchant-presented QR Codes.

- With the consumer-presented mode, the customer displays the QR Code on their mobile device and the merchant uses an optical scanner to scan the QR Code.
- With merchant-presented mode, the merchant displays the QR Code and the consumer uses their mobile device to scan the QR Code.

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

The EMV QR Code Specifications simplify the development and potentially broaden the acceptance of both consumer-presented and merchant-presented QR Code payment solutions.

For consumer-presented mode, solution providers benefit from the ability to openly develop and implement solutions with 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. The specification enables merchants to accept several QR Code payment solutions from various providers in a standardised manner.

Consumers will benefit from a more consistent user experience, increased convenience and wider choice. In addition, QR Code 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 specifications are as secure as they need to be?

EMVCo has and will continue to leverage the existing infrastructure and experience to align the security for QR Code payments with its established specifications.

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

For consumer-presented mode, the specification is compatible with EMV Payment Tokenisation.

6. Will the specification be available to all parties without charge?

Yes. The EMV QR Code Specifications will be available to all industry participants, on a royalty-free basis and are designed to promote global interoperability and help prevent fraud. EMVCo has an established process for delivering payment specifications through open and transparent processes in consultation with industry stakeholders.

7. Will EMVCo be offering a supportive testing infrastructure?

EMVCo is also developing a self-testing framework for the merchant-presented and consumer-presented specifications which allows POI implementers to evaluate whether their QR Codes are generated or interpreted in compliance to the EMV QR Code Specifications. This is expected to be available in early 2018. Testing for consumer device applications will be undertaken by the payment systems.

8. How will the specifications be adopted by payment systems and other payments stakeholders?

As an organisation striving to facilitate enhanced security and interoperability through standardisation within the payments ecosystem, EMVCo plays an important role in bringing together stakeholder interests among payments industry participants. However, EMVCo does not establish obligations, requirements, or otherwise regarding the adoption and implementation of its specifications. EMVCo does not mandate or enforce EMV compliance or the implementation policies for issuers, merchants and acquirers, which are handled by payment systems independently outside of EMVCo.

To learn more about the role EMVCo plays within the payments ecosystem, please read the EMVCo Operating Principles found in the "About EMVCo" section of the website.

9. Will other industry stakeholders be able to provide input to the new QR Code payments specifications?

Yes. EMVCo has an established Associates Programme that is open to industry stakeholders. EMVCo's current practice is to engage with its Associates to confirm understanding of requirements to support global interoperability and security. EMVCo will be seeking input from Associates, at both a technical and business level, to enable global requirements to be addressed. EMVCo welcomes new participants who are interested in contributing to the QR Code payments effort to join the Associates Programme. To find out more, visit the EMVCo website's "Ways to Participate" section.

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