



EMVCo Publishes QR Code Payment Specifications to Promote Global Interoperability

31 July 2017 – EMVCo, the global technical body that manages the EMV® Specifications, has publicly released two QR Code payment specifications that support merchant-presented QR Code and consumer-presented QR Code use cases. The technical documents define QR Code payments in a manner that simplifies the development and potentially broadens the acceptance of QR Code payment solutions globally.

QR Codes are two-dimensional machine-readable barcodes, which are increasingly used to facilitate mobile payments at the point-of-sale. The EMV QR Code Specification for Payment Systems supports two differing QR Code payment use cases:

- Consumer-presented – the customer displays the QR Code on their mobile device and the merchant uses an optical scanner to read the code.
- Merchant-presented – the merchant displays the QR Code and the customer uses their mobile device to scan the code.

The clarity provided by the specifications will enable merchants to accept QR Code payment solutions from various providers in a standardised manner. Consumers will also benefit from a more uniform experience that offers greater convenience and familiarity.

The EMV QR Code Specification for Payment Systems can coexist with existing proprietary QR Code solutions. All EMV Specifications are available on a royalty-free basis to all interested parties from the [EMVCo website](#).

Cheryl Mish, EMVCo Board of Managers Chair, comments: “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 the early stage of deployment of this emerging payment technology and growing adoption, now is the time to ensure the technology’s potential is not constrained in the future due to interoperability issues with the established payment infrastructure.”

EMVCo is also developing a self-testing framework for the merchant-presented and consumer-presented specifications which allows point of interaction (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.

EMVCo will manage and advance the QR Code payment specifications in line with industry requirements. Interested parties can be part of this evolution through the [EMVCo Associates Programme](#), EMVCo's participation framework that enables contributions to its specifications.

To stay informed of EMVCo's QR Code payments activity, become a [subscriber](#).

To learn more about EMVCo's work in this area, read the general Q&A on [EMV QR Code Payments](#).

– ENDS –

For further EMVCo media information please contact Sarah Jones or David Amos – Tel: +44 +44 113 350 1922 phone or email: sarah@iseepr.co.uk / david@iseepr.co.uk

Notes to Editors:

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo. QR Code is a registered trademark of DENSO WAVE.

About EMVCo:

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, which supports an advancing range of payment methods, technologies and acceptance environments. The specifications are designed to be flexible and can be adapted regionally to meet national payment requirements and accommodate local regulations. EMVCo makes the EMV Specifications available on a royalty-free basis to all industry participants and to the public.

EMVCo is collectively owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa, and focuses on the technical advancement of the EMV Specifications. American Express, Discover, JCB, Mastercard, UnionPay and Visa all actively participate across all work groups within EMVCo; the organisation benefits from the technical expertise and industry knowledge shared by its member-owners.

To provide all payment stakeholders with a platform to engage in its strategic and technical direction, the EMVCo [Associates Programme](#) receives significant input from its Business and Technical Associates, which consist of industry participants including issuers, acquirers, payment networks, merchants, manufacturers, technology providers and testing laboratories from numerous countries. Any interested party is able to join EMVCo's [Subscriber Service](#), which provides access to advance information regarding new developments and draft documents, and the opportunity to provide feedback and input on the work of EMVCo.

Visit www.emvco.com for further information and join EMVCo on [LinkedIn](#).