

## **Implementation Guideline (Effective from 17 September 2018)**

### **Common QR Code for Retail Payments in Hong Kong**

#### **Background**

1. To facilitate merchants, especially small and medium enterprises (SMEs), in using a single QR code to accept different payment schemes, the Hong Kong Monetary Authority (HKMA) has set up a working group (WG) which comprises major banks, stored value facility licensees (SVFs), retail payment systems (RPSs), and merchant acquirers, to explore the development of a common merchant-presented QR code (HKQR) standard for retail payments in Hong Kong (the “Standard”).
2. The WG has finalised the technical specification for the Standard at the end of December 2017. The Standard has been posted on the website of the HKMA’s Fintech Facilitation Office (<http://ffo.hkma.gov.hk>) for any interested party to download.
3. The WG has also subsequently agreed to develop a technical solution (i.e. a mobile application, namely “Hong Kong Common QR Code” in English and “香港共用二維碼” in Chinese, for Android and iOS) which may be used by payment service providers (PSPs), merchant acquirers or merchants for combining multiple HKQR-compliant QR codes from several PSPs into a single combined QR code (the “Mobile App”). The Mobile App will be available for download from Google Play Store and Apple App Store from 17 September 2018.
4. This Guideline sets out the recommended arrangements for PSPs in Hong Kong to implement the HKQR standard in merchant-presented QR code payment solution. With a consistent implementation approach among the PSPs, this will provide greater convenience to customers and merchants and will be conducive to a wider adoption of QR code payment in Hong Kong. The PSPs in Hong Kong include, among others, banks, SVFs and RPSs providing merchant-presented QR code payment solutions in Hong Kong.

#### **General principles**

5. PSPs in Hong Kong are expected to support the HKQR standard. They should be technically and operationally ready to assist and provide all necessary support and practical arrangement for their merchants in adopting the HKQR standard.

Specifically, PSPs should stand ready to provide a HKQR-compliant QR code to their merchants upon their requests for the purpose of generating a combined QR code for multiple payment schemes. They should also ensure their payment app be able to scan a HKQR-compliant QR code to make payment. This is applicable to static merchant-presented QR code printed and displayed at point of sales and static/dynamic QR code printed on bills or invoices.

### **Operational and technical support**

6. PSPs should provide information to their merchants about the option of using HKQR-compliant QR code, the contact point through which to obtain such a QR code, and the means through which their merchants may combine several HKQR-compliant codes into a single one. PSPs may brief their merchants about the Mobile App available for download from Play Store or App Store for use in combining HKQR-compliant QR codes.
7. PSPs should provide on-going support and maintenance to their merchants in relation to the HKQR-compliant QR codes. Merchants may approach any one of the PSPs accepted by their combined QR codes for support. In case of need, PSPs may contact the HKICL for technical support in respect of the Mobile App.
8. For security purpose, the Mobile App will include a function for scanning a physical QR code and comparing it with the latest image stored in the Mobile App to check whether the one scanned is the same as the one stored in the Mobile App. PSP should introduce this function to their merchants and encourage them to use this function to check whether a QR code may have been replaced or changed unknowingly.
9. PSPs should optimise the amount of data stored in the HKQR-compliant QR code with a view to optimising the use of a combined QR code.
10. PSPs are required to supply their marketing names, logos and globally unique identifier (GUID) to the HKMA for incorporation in the Mobile App so that the Mobile App can be used to support their HKQR-compliant QR codes.

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Working Group on Common QR Code Standard