

QR codes for payments

Banking & Payment Services



The payment landscape is quickly evolving. Alongside, and often competing with the traditional means of payment, from cash to card, new services appear proposing to consumers and merchants improved and simplified experiences.

With the rise of new service providers and the dramatic growth of emerging markets, the mobile becomes a major component of the payment journey.

Using QR code on mobile is today one of the most popular ways to interact at purchase, and of course for paying.

Should I allow customers to pay and merchants to accept QR code payments? How and in which cases? These are questions every entity involved in this industry must answer.

Objectives

During this session, you will get insights about:

- How do QR code payments work
- What are the possible scenarios for initiating and processing such payments
- Which regulations they must comply with
- What is the market's actual status, what are the trends

Key topics

- Merchant presented / Customer presented QR payments
- Main standards, main regulations
- Authentication in the QR code context
- Who are the significant service providers
- Card schemes positioning

Who should attend

- Banks and other Financial Institutions, Fintechs, payment organizations, local schemes, Retailers, Processors / Service Providers
- Managers or operationals: Marketing, means of payment, innovation...

Deliverables

Complete training manual

Pre-requisites

It is recommended to have a good knowledge of the payment environment and systems.

This course is held in English. On customer request a session in French can be organized.

Duration: 1 day

Location: Gemalto Meudon premises. May be held at other Gemalto premises or customer premises²

Course fee: 1.049€ / attendee, minimum 4 attendees¹

¹ Price does not include any taxes nor travel expenses should the training take place in another place than Gemalto Meudon.

² Please contact us for more details.

Course schedule

When performed at customer premises, the agenda is tailored to customer attendance profile. The standard agenda is provided below:

Training agenda

Reminders on basics

- Card-based payment and the 4 corner model
- Account-based payment
- Customer authentication in payment
- Regulations and standards
- The specific aspects of e-commerce
- Operational trends

QR-code payment overview

- Merchant presented / Customer presented QR payments
- QR code and security

Authentication when using a QR codes

- Authentication in the QR code context
- Authentication models: redirection, embedded...
- Choosing an authentication method: EMV, FIDO, PURE or other methods

Rules, architectures, specifications and interoperability

- ISO 18004
- EMVCo QR code specification
- EPC MSCT WGs

Market's state of the art and main trends

- Alipay & Wechat Pay
- Visa and Mastercard QR code services
- Some European QR code systems
- EMPSA

Related courses

Introduction to card
payment
(B1014I)

A deep dive into
Strong Customer
Authentication
(B1036I)

A deep dive into
PSD2 and its RTS
(B1037I)

Biometrics for
Payment
(B1033I)

QR code for
Payment
(B1038I)

For further information about registration, course schedule, please contact us via email at:

.....@thalesgroup.com or visit our web site: www.thalesgroup.com