BPAY - QR Codes Quick Reference Guide

Overview

- Quick Response (QR) codes are 2-dimensional bar codes which enable a mobile phone or tablet to access information about a product, service or person by scanning the code either from paper or electronic media.

- To use BPAY QR Codes the customer will use the QR Code scanner from within their mobile banking application and scan the code on their bill to:

  ### A. Make a BPAY Payment

  Scanning the QR Code on their bill will populate all BPAY Payment information into a Payment form within mobile banking, enabling them to make a BPAY Payment with a single click
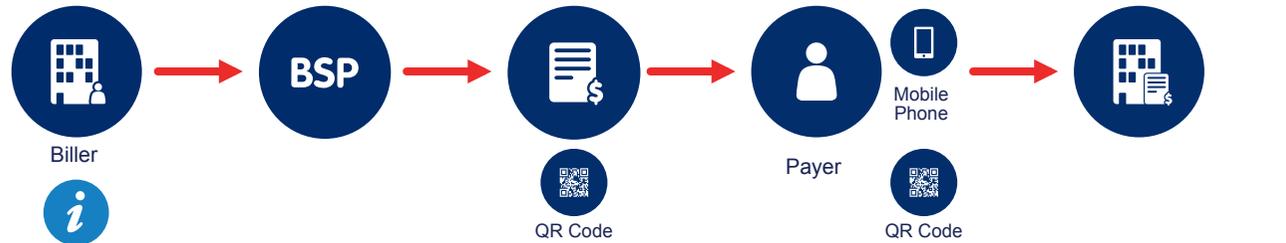
  ### B. Register for BPAY View

  Scanning the QR Code will populate the BPAY View Registration screen and enable the customer to register to receive their bills from a Biller via BPAY View

  ### B. Both of the Above

  The QR Code can include the ability for the customer to perform both of the above functions using the same code

BPAY QR Code Process

Biller provides information to their BSP / Printer for generation of the BPAY QR Codes.

Printer / BSP generates BPAY QR codes based on information provided by the Biller. This is printed on the Bill.

Your customer receives their Bill in the normal way.

Your customer then scans the BPAY QR Code from within their mobile banking app to make a BPAY Payment or register for BPAY View. The BPAY Payment or BPAY View registration information is then pre-populated in the customer's mobile or online bank.

Please note: Customers cannot use BPAY QR Codes until their Payer Institution has implemented the functionality within their mobile banking application.

The display of the BPAY QR Code and associated BPAY branding/payment options on the bill needs to adhere to the BPAY Brand Guidelines and be approved by the Biller Institution prior to appearing on the bill.

QR Codes may be delivered to payers in a number of ways:

- **Paper Bills:** The QR Code could be placed on the traditional paper bill issued by billers, included in the Payment options and/or BPAY View Registration section of their bill

- **Email Bills:** Bills delivered by email could easily include the QR Code as the code is simply an image file which could be scanned by the payer from the screen

- **Electronic/Digital Bills:** the QR Code is easily integrated into the digital version of the bill regardless of delivery method, and scanned from the screen by the payer

BPAY - QR Codes Quick Reference Guide

Frequently Asked Questions

What happens if the customer scans a BPAY QR Code with a generic reader rather than a customised one within their mobile banking application?

The Customer will be delivered a message with a hyperlink that, when selected by them, will re-direct them to a generic BPAY landing page. This landing page will instruct them to scan the QR Code using the relevant screen of their Financial Institution's mobile banking application.

What if someone other than the owner of the bill scans it?

If they have used a generic reader the scenario as detailed above will take place. However, if they have used a mobile application then they have the chance to pay the bill and if it is a BPAY View registration then can submit a registration. It is important to note that there is no additional information over and above the information that is readily visible on the bill, contained in the QR Code.

How does a Biller generate a QR Code?

QR Codes can be generated by the Biller's Printer, based on the information provided by the Biller.

Does camera resolution and/or screen resolution make a difference when a customer is scanning a QR Code?

Mobile banking applications are generally developed for use on smart phones or tablets. These devices will have the required resolution to accurately read the QR Codes.

What happens if the customer is making a BPAY Payment to a Biller for the first time?

The customer experience when making a BPAY Payment for the first time with all Financial Institutions will be exactly the same as it is now, when making a Payment using a QR Code.

Biller and Consumer benefits

Feature	Benefit
Billers	
Users of mobile channel are more likely to pay 'straight away' rather than schedule Payments	Improves cash flow
Pre-population of payment amount and Biller Codes/CRN	Ensures greater accuracy in BPAY Payments, especially when a Biller has multiple Biller Codes or is using variable/intelligent CRN
Easier for customers to Register for BPAY View	Provides cost savings by reducing their billing costs and encourages greater take-up
Pre-population of BPAY View Registration details	Significantly reduce the risk of registration errors
Consumers	
Gives customers a 'Single Click' Payment option	A faster and easier customer experience
Provides customers with an easy-to-use mobile Payment option	Opens up mobile Payments, the fastest growing Payment channel for customers
'Single Click' input of BPAY View Registration details	Encourages trial as user registration experience is improved
Pre-population of BPAY View Registration details	Saves the customer time and improves the overall registration experience