



PayNet Quick Response Code Standard (PayNet QR) Merchant-Presented Mode

A merchant presented QR Code payment transaction enables consumers to make payment for purchases using a merchant generated and displayed QR Code based on the merchant's details. For example, it can be used to transfer funds to a merchant account designated by the Merchant Account Information over a payment network in exchange for goods and services provided by the merchant.

Consumer may download an Issuer mobile application on their mobile phones that has the capability to scan a merchant presented QR Code and initiate a payment transaction. This mobile application may be an existing mobile banking application from an Issuer. In both cases, the request to process the payment transaction will be directed to the Issuer managing the account from which the funds will be debited.

Kindly contact Certification Services at mccscb@paynet.my or 03-27810584/0573/0586 for complete version of PayNet Quick Response Code Standard (PayNet QR) Merchant-Presented Mode.