Dynamic QR Payment
(One-time code for a specific sale)

Scan to Pay

Pay Now

Cart & amount finalized
Payment terminal app sets the payable amount, currency, optional tip/surcharge rules, invoice/order ID, merchant/terminal IDs, timestamps, and expiry.

QR payload generated
The merchant system or PSP/acquirer builds an EMVCo-compliant payload (MPM), including: merchant info, transaction amount, currency, optional convenience fee indicator, reference/order ID, checksum; optionally a signature.

Code displayed to payer
QR appears on the terminal/screen.

Customer scans
Payer opens their device wallet app and scans the code.

App validates payload
Format/data integrity (and signature if present) are checked.
The app resolves merchant details (name, city, MCC) and shows amount, currency, and merchant label to the payer.

Payer authenticates & chooses funding source
Biometric/PIN + account/card selection; optional tip added if allowed.

Payment initiation
The wallet app sends an instruction to its PSP/issuer with the decoded merchant/transaction data. Routing may be: account-to-account rail, instant payment scheme, or card-based proxy rail—depending on the QR program.

Authorization
Issuer/PSP performs balance checks, risk/AML/SCA, velocity rules. Approve/decline returned to the scheme/switch and acquirer

Merchant confirmation
Acquirer/PSP pushes a real-time status to the payment device .
Screen flips to Approved or Declined.

Receipts
Digital receipt in the payer app; POS prints/emails receipt.
Both sides store the scheme reference ID.

Settlement & reconciliation
Instant rails: merchant sees funds immediately or near-real-time; settlement entries follow scheme rules.

Card-style rails: clearing is typically T+1/T+2.Merchant and acquirer reconcile via the reference/order IDs embedded in the QR.

Euronet Software

Static QR
(reusable code tied to the merchant)

Merchant creates/prints static QR
The code contains a persistent merchant identifier (e.g., account proxy/merchant token). Amount is usually not in the code.

Payer scans
Wallet app scans the placard/menu/invoice QR.

Merchant resolution
The app validates the payload, resolves the merchant label via directory/PSP, and displays the merchant's name to the payer.

Payer enters amount
Payer inputs the amount (and optional note/invoice # or tip). Some include a suggested amount or preset items—but they're still reusable.

Authentication & send
Payer confirms (biometric/PIN). The app sends a push payment to the merchant's account via the scheme.

Merchant notification
If the merchant has a POS/app: they receive an instant "paid" push and can mark the sale complete. If not: they verify visually (payer shows in-app receipt) and reconcile later.

Settlement & reconciliation
Funds credit to the merchant per scheme timelines (often instant). Reconciliation relies on the scheme's payment reference plus any payer-entered memo/invoice.

Aspect	Dynamic QR	Static QR
Code Lifecycle	One-time per invoice; short expiry	Reusable; printed/displayed once
Amount entry	In the QR; payer can't change	Entered by payer in app
Best Usage	Attended POS, kiosks, e-commerce screens	Micro-merchants, menus, invoices, social/remote
Merchant match	Strong (invoice+terminal+amount)	Directory lookup + merchant label
Reconciliation	Uses embedded order/ terminal IDs	Uses scheme ref + payer memo/invoice
Speed to "paid"	Real-time confirmation to POS	Real-time if merchant has an app; otherwise visual proof

For more information or to schedule time to discuss how QR payments can benefit your organization and clients, click here: