

Euronet QR Engine

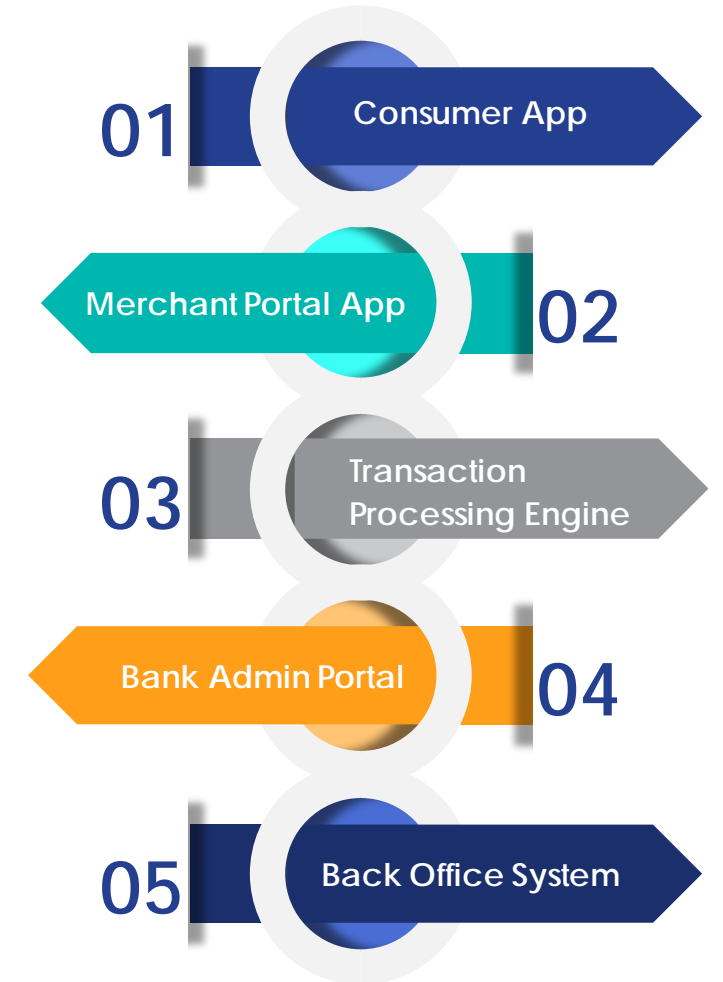


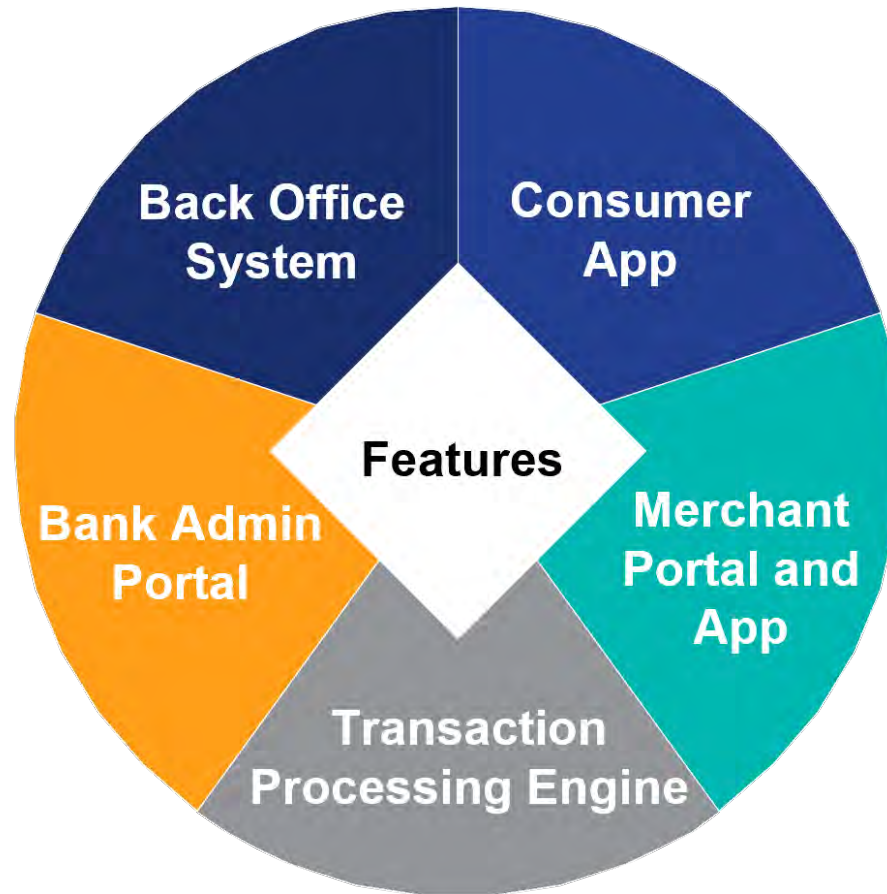
Agenda

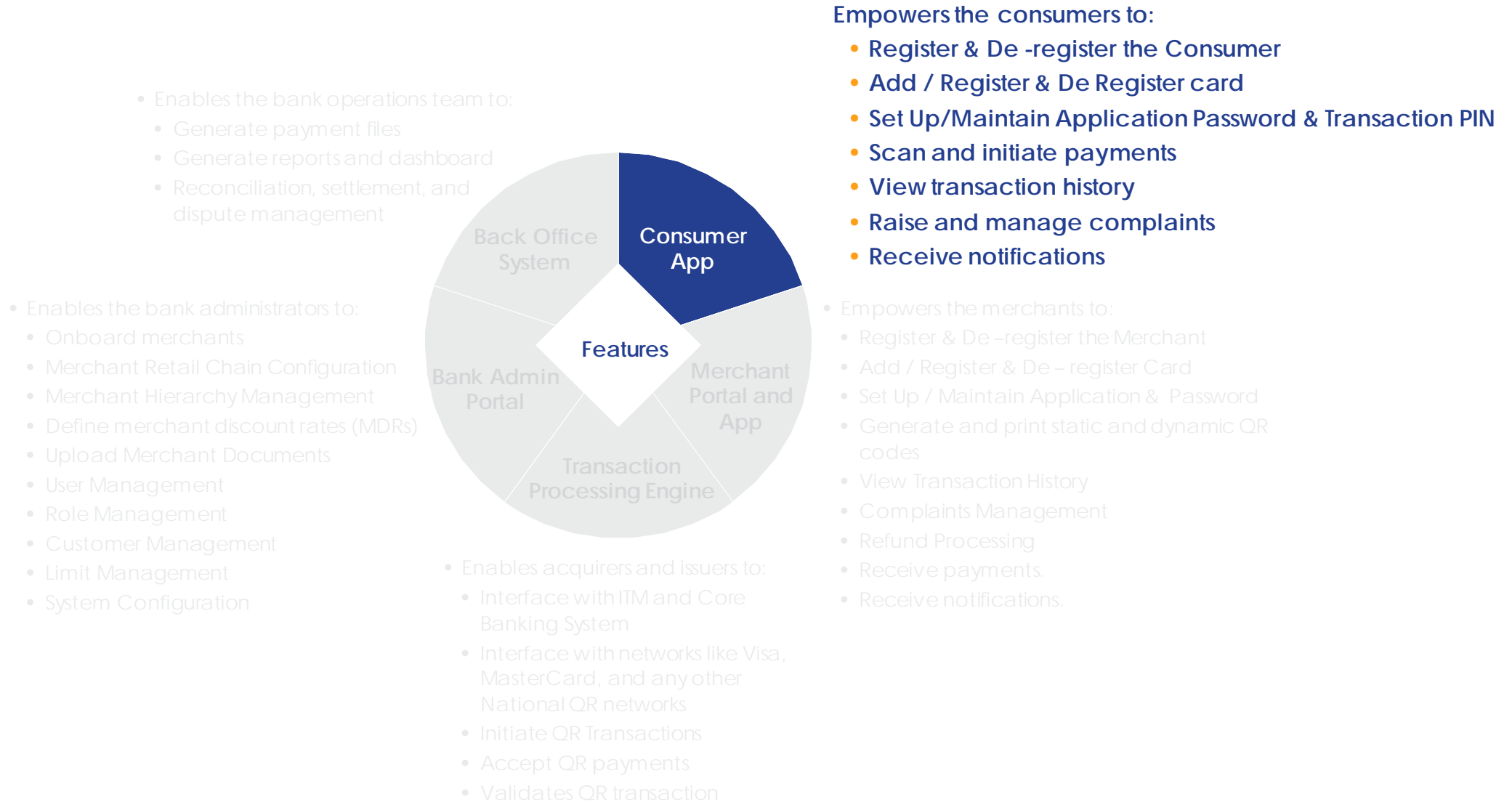
- Components
- Features
- Cardholder Registration
- Merchant Registration
- Transaction Flow
- Benefits
- Product Offerings
- Architecture

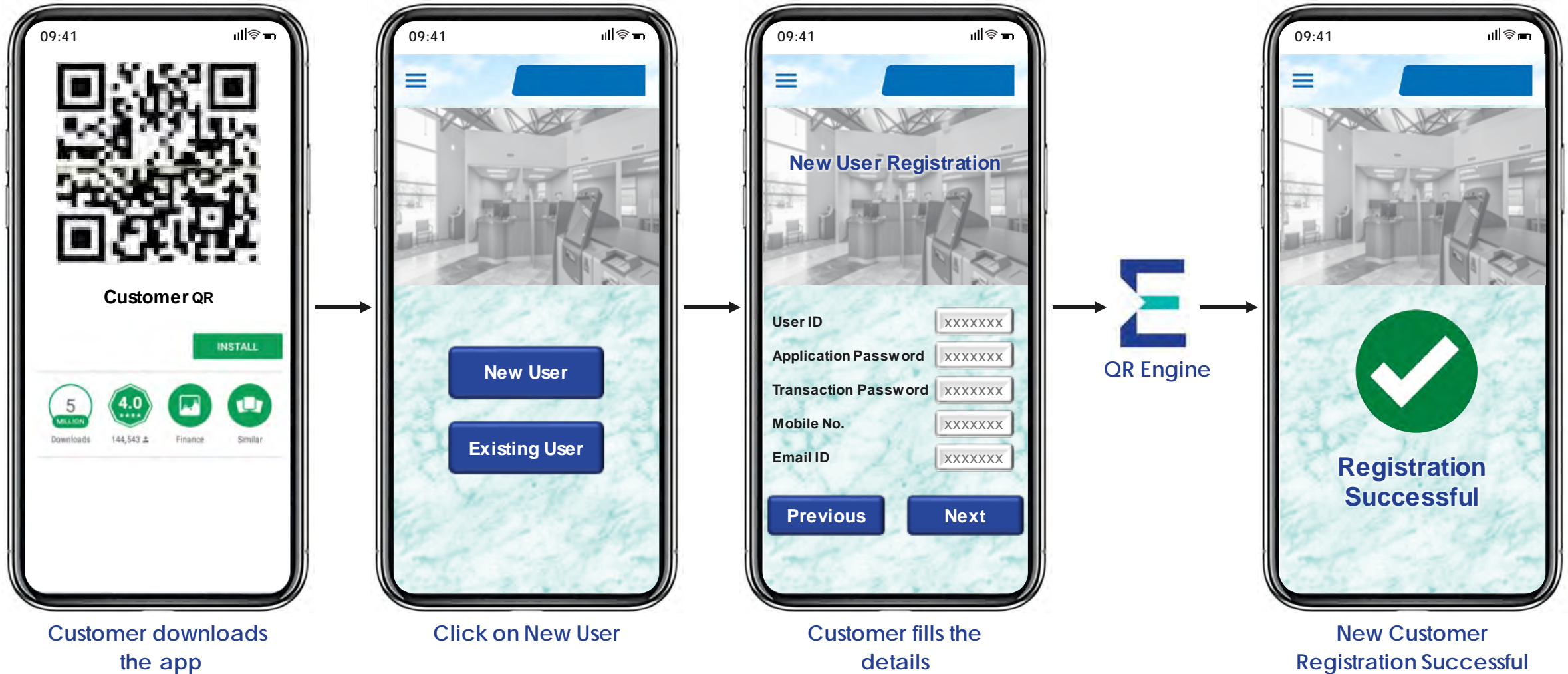
- Euronet QR Engine is **contactless payment platform** that uses **QR codes** to make instant merchant payments. This platform is **EMV QRCPS** (EMV QR Code Specifications for Payment Systems) compliant.
- The EN QR Engine empowers merchants to **accept instant payments** via a dynamic or static QR code generated from the mobile app or merchant portal . Consumers can make **hassle-free payments** without using their cards.

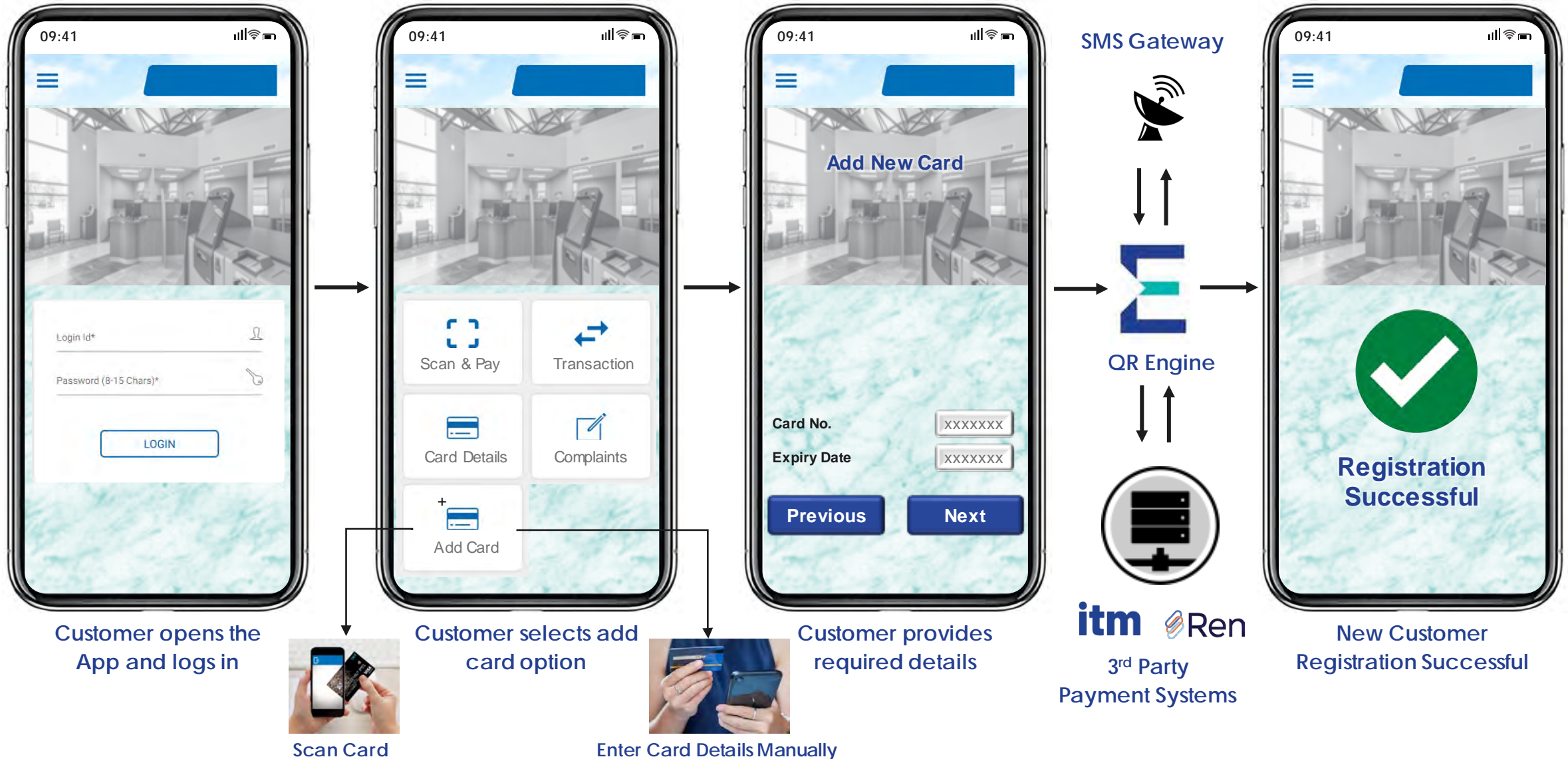
Components of EN QR Engine



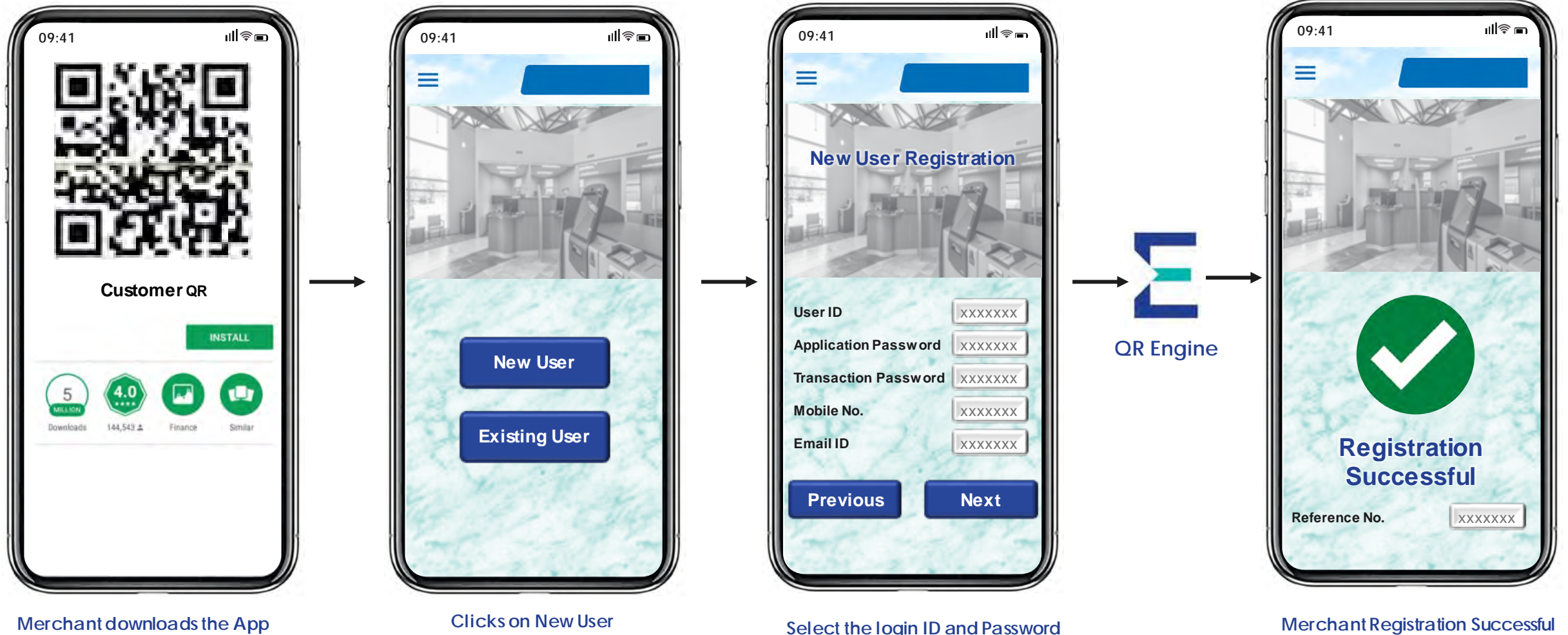












Bank receives Merchant registration request

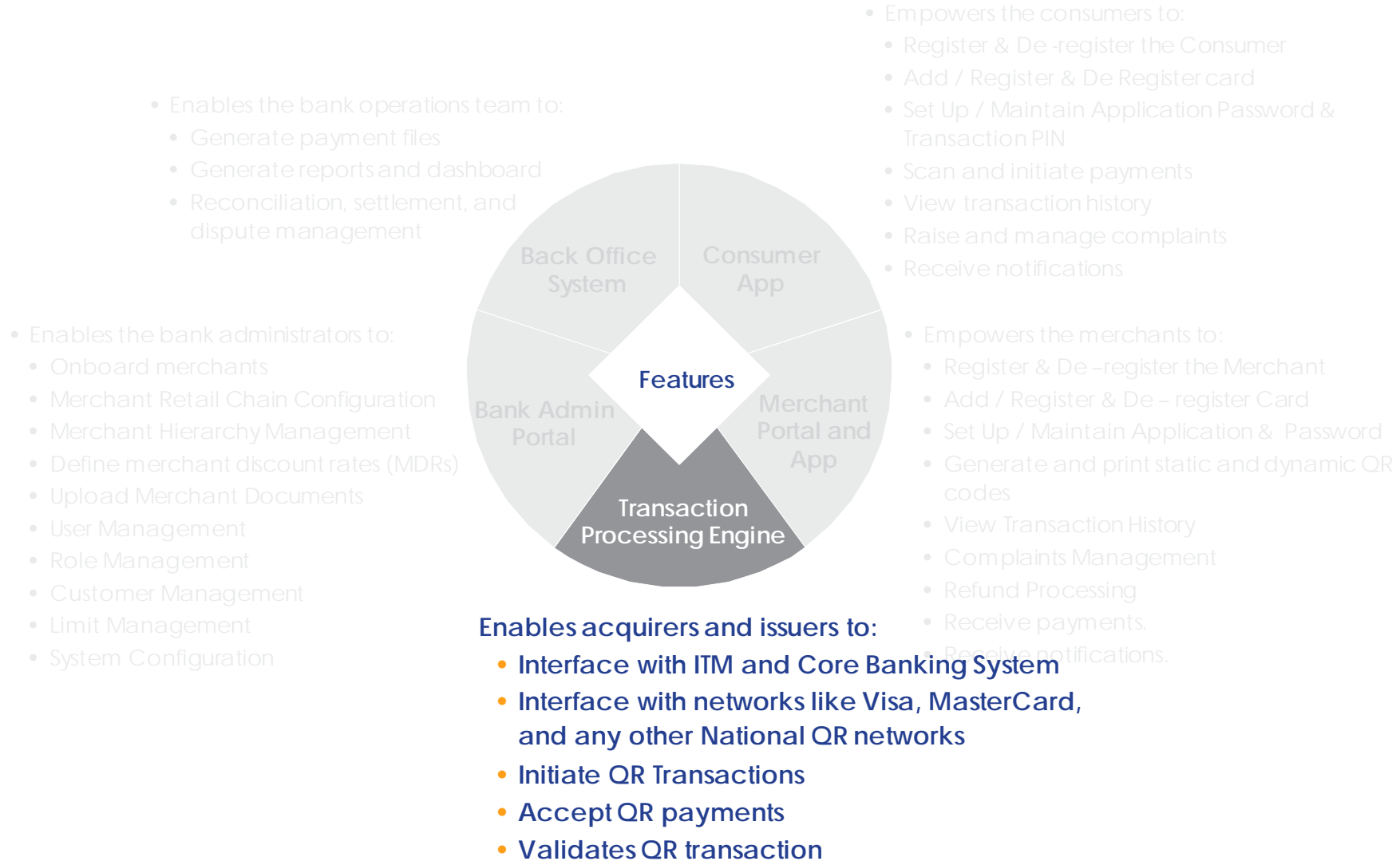
Bank asks Merchant to submit documents

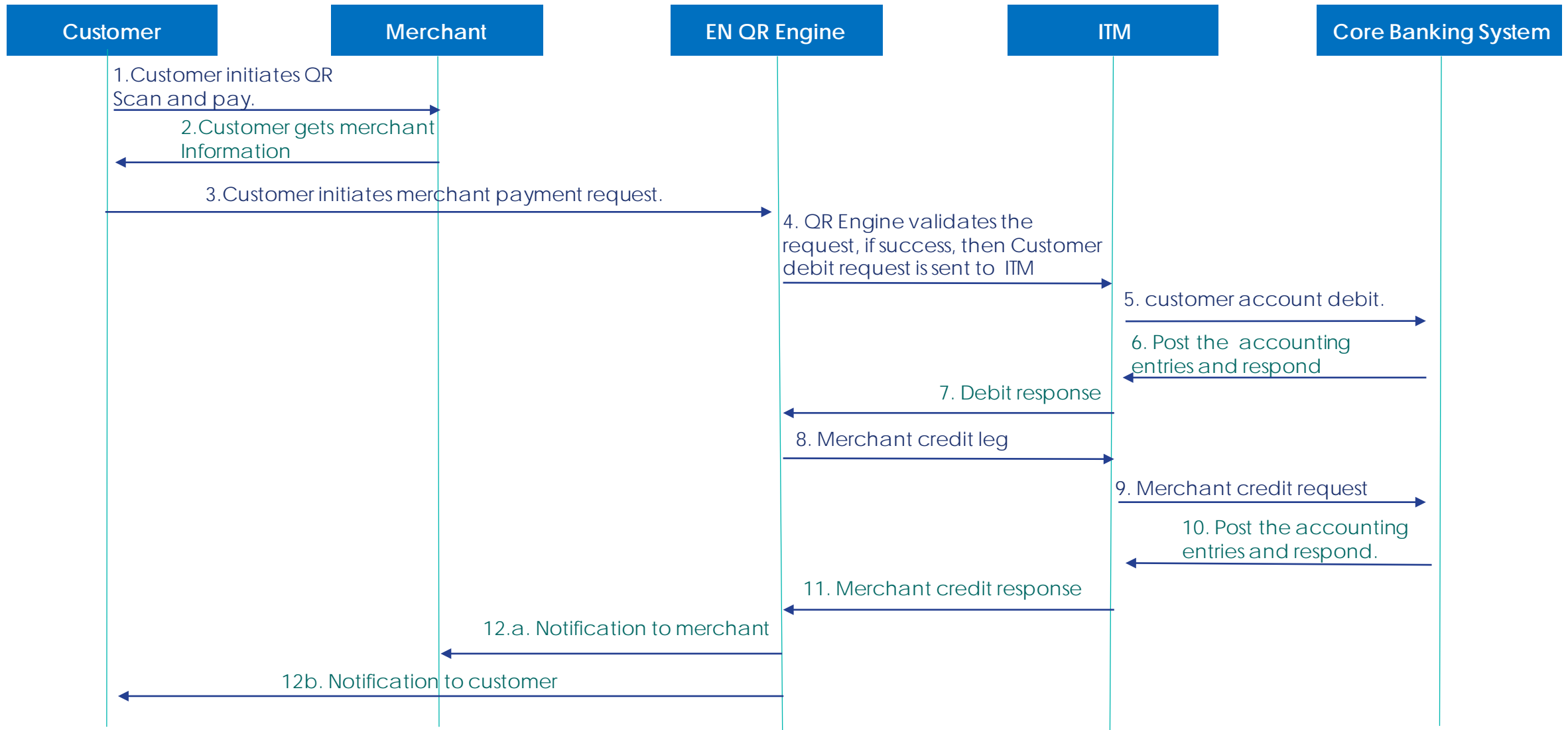
Bank validates Merchant documents

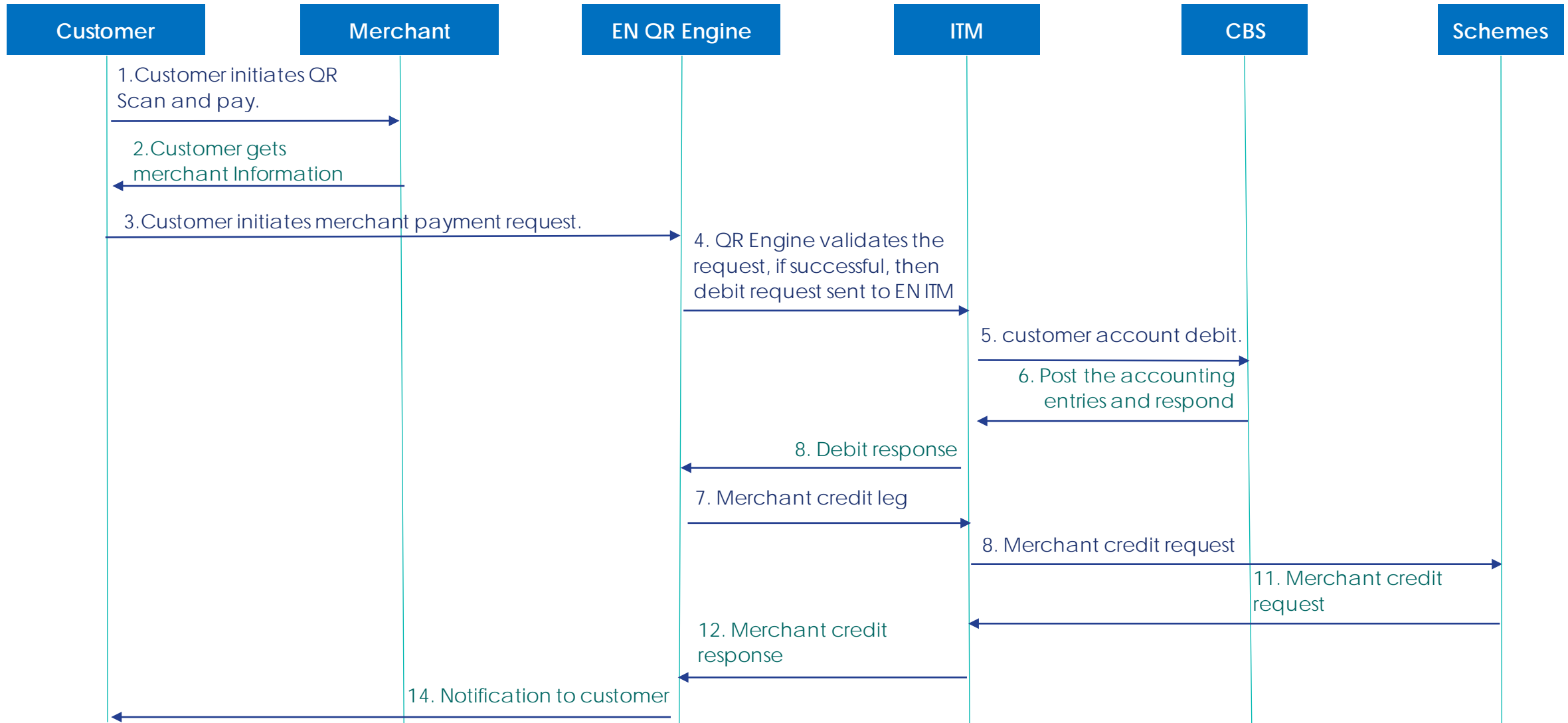
Bank approves Merchant Application

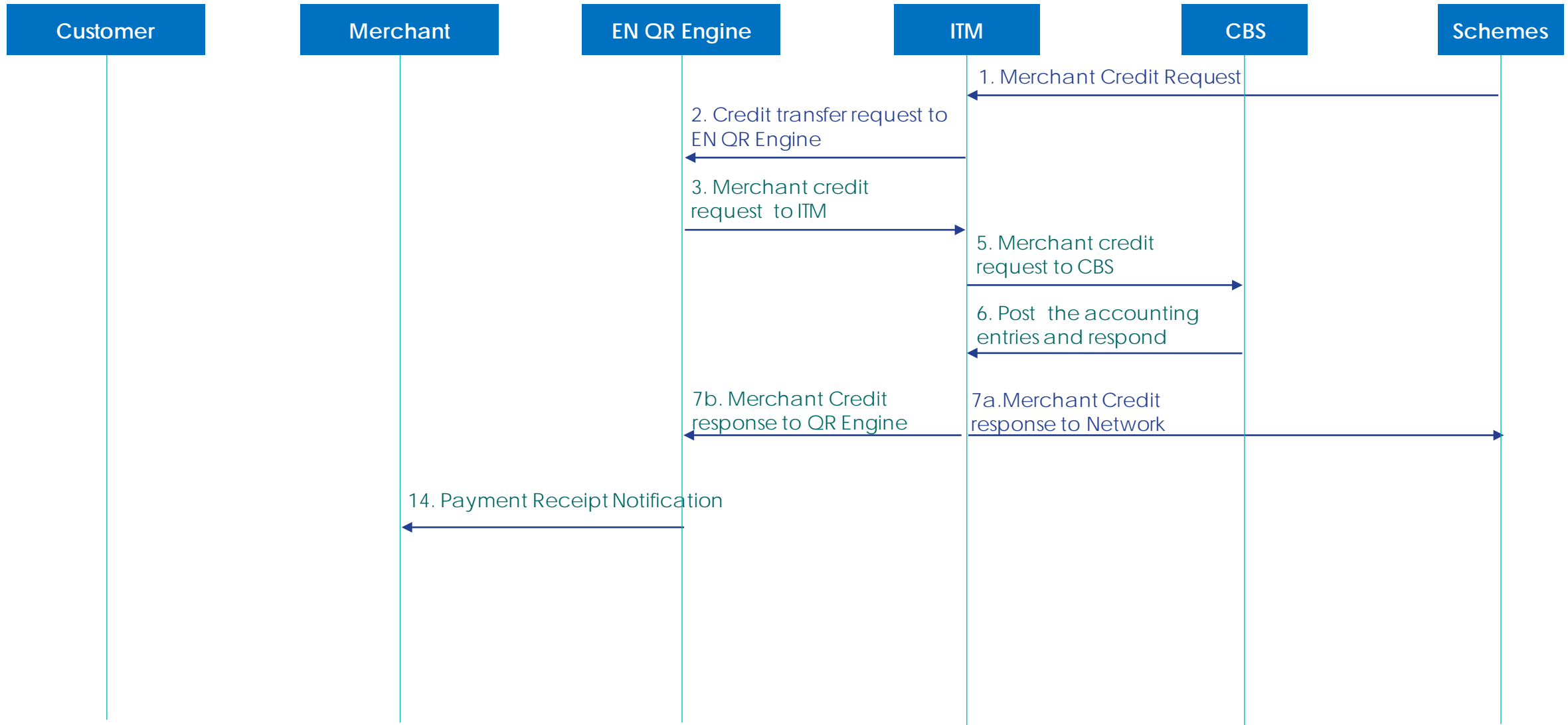
Generates MID, TID, MPAN

Merchant can login to app & generate QR





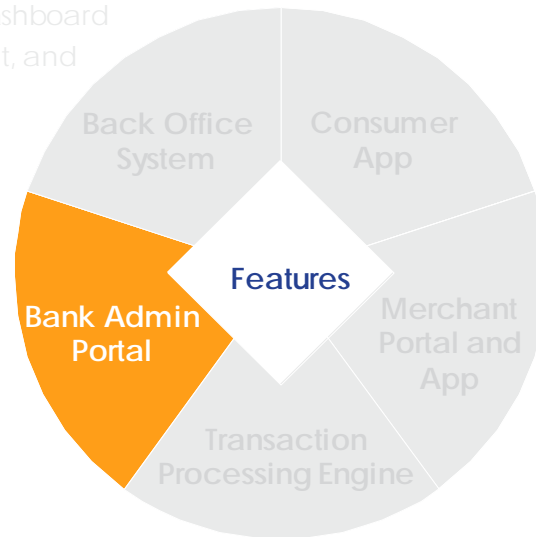




- Enables the bank operations team to:
 - Generate payment files
 - Generate reports and dashboard
 - Reconciliation, settlement, and dispute management

Enables the bank administrators to:

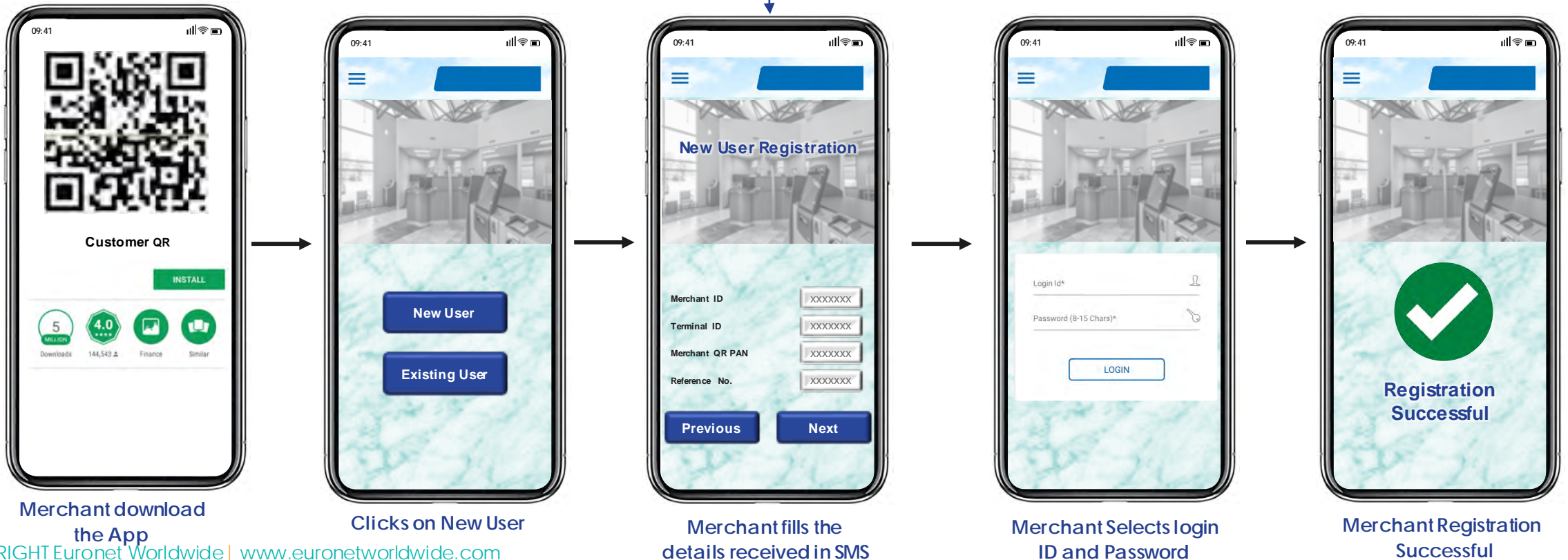
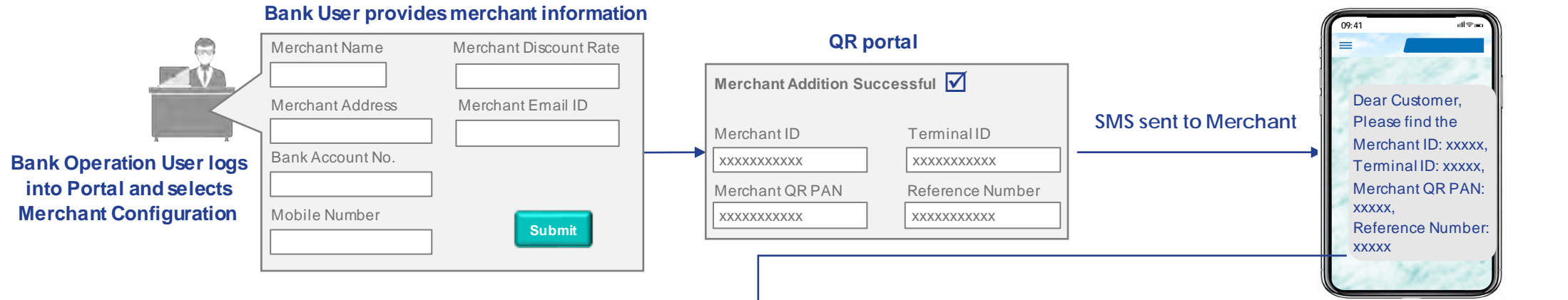
- Onboard merchants
- Merchant Retail Chain Configuration
- Merchant Hierarchy Management
- Define merchant discount rates (MDRs)
- Upload Merchant Documents
- User Management
- Role Management
- Customer Management
- Limit Management
- System Configuration



- Empowers the consumers to:
 - Register & De-register the Consumer
 - Add / Register & De Register card
 - Set Up / Maintain Application Password & Transaction PIN
 - Scan and initiate payments
 - View transaction history
 - Raise and manage complaints
 - Receive notifications

- Empowers the merchants to:
 - Register & De-register the Merchant
 - Add / Register & De-register Card
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 - Generate and print static and dynamic QR codes
 - View Transaction History
 - Complaints Management
 - Refund Processing
 - Receive payments.
 - Receive notifications.

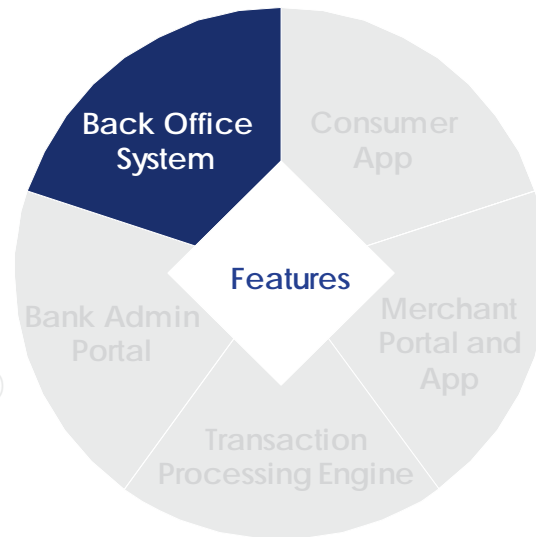
- Enables acquirers and issuers to:
 - Interface with ITM and Core Banking System
 - Interface with networks like Visa, MasterCard, and any other National QR networks
 - Initiate QR Transactions
 - Accept QR payments
 - Validates QR transaction



Enables the bank operations team to:

- **Generate payment files**
- **Generate reports and dashboard**
- **Reconciliation, Settlement and Dispute Management**

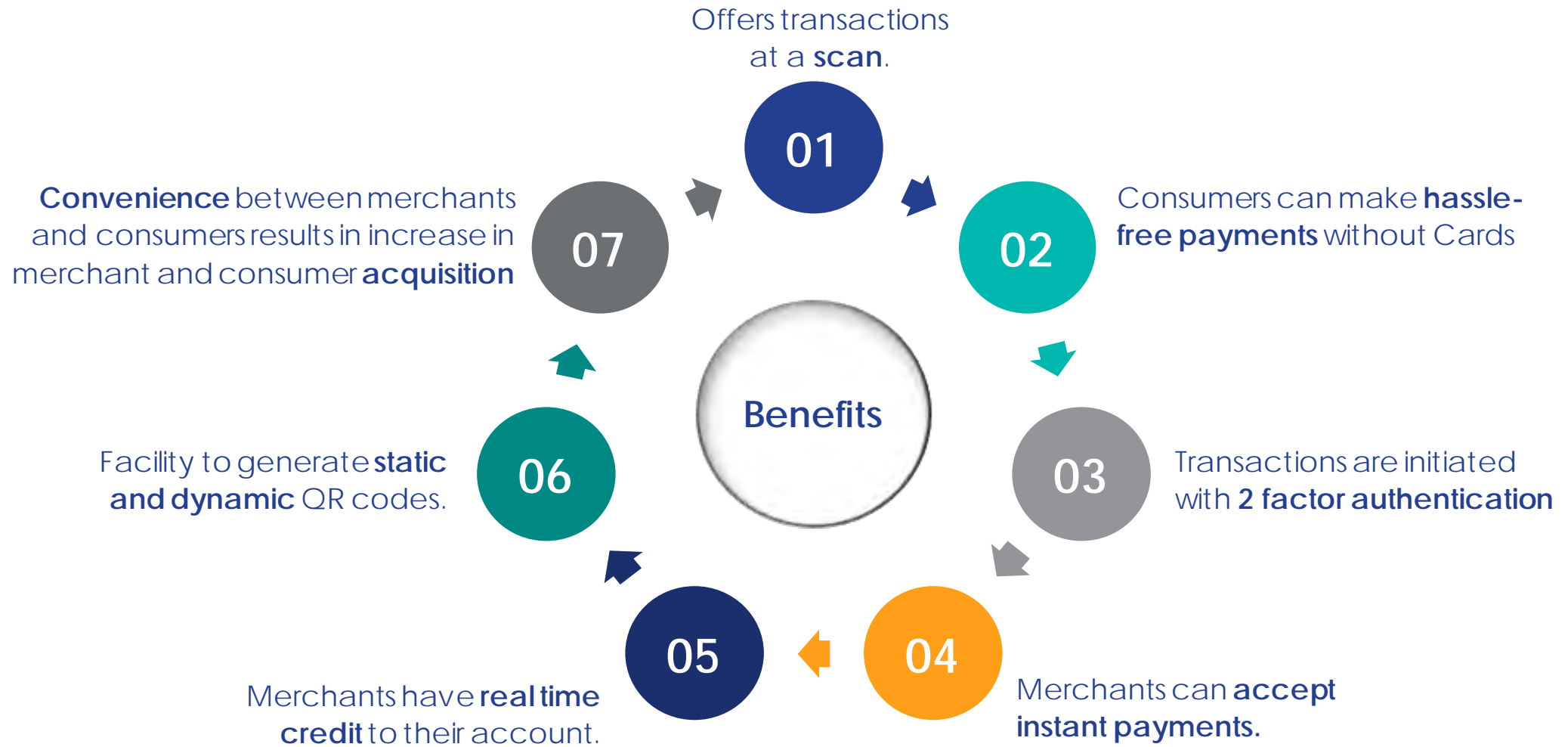
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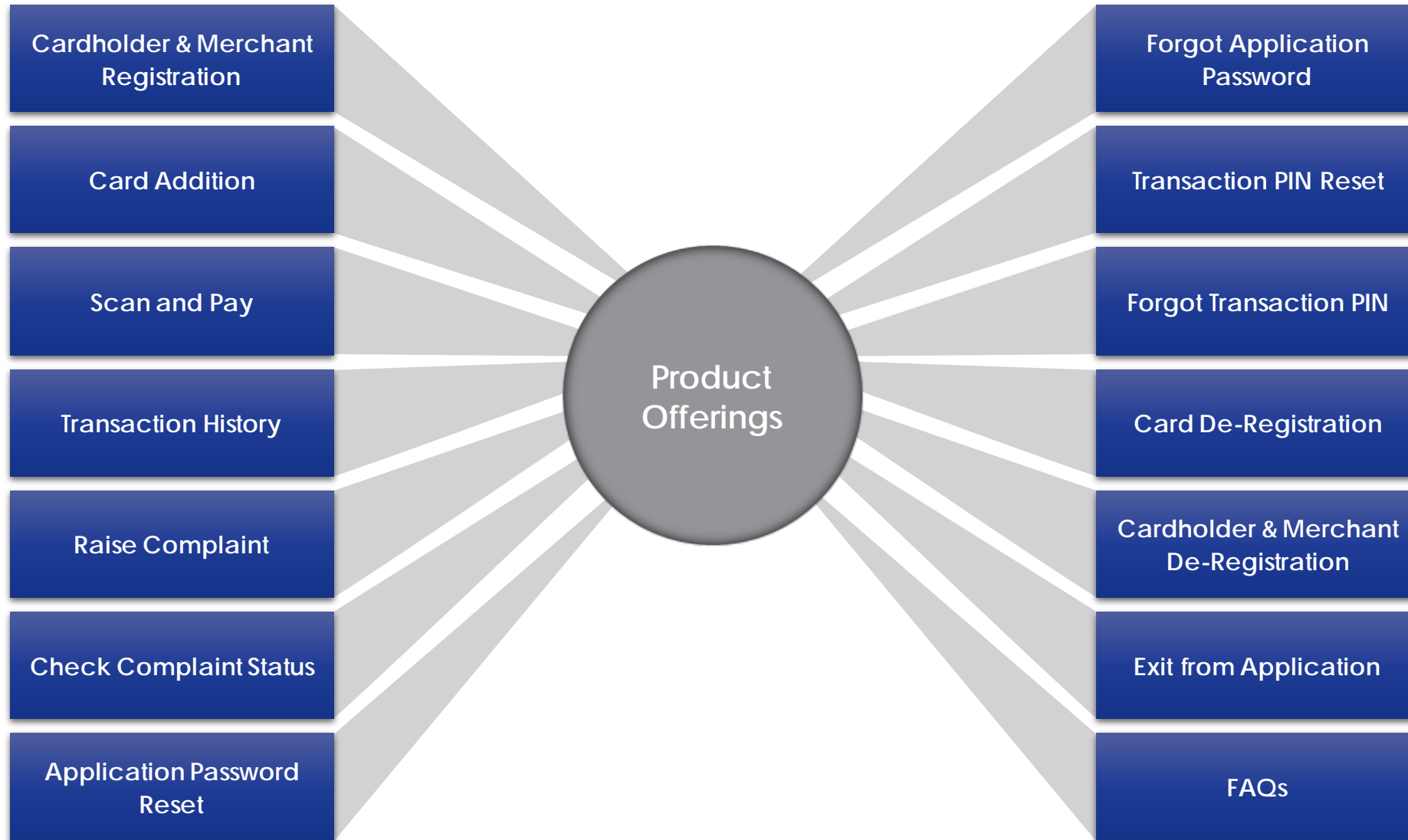


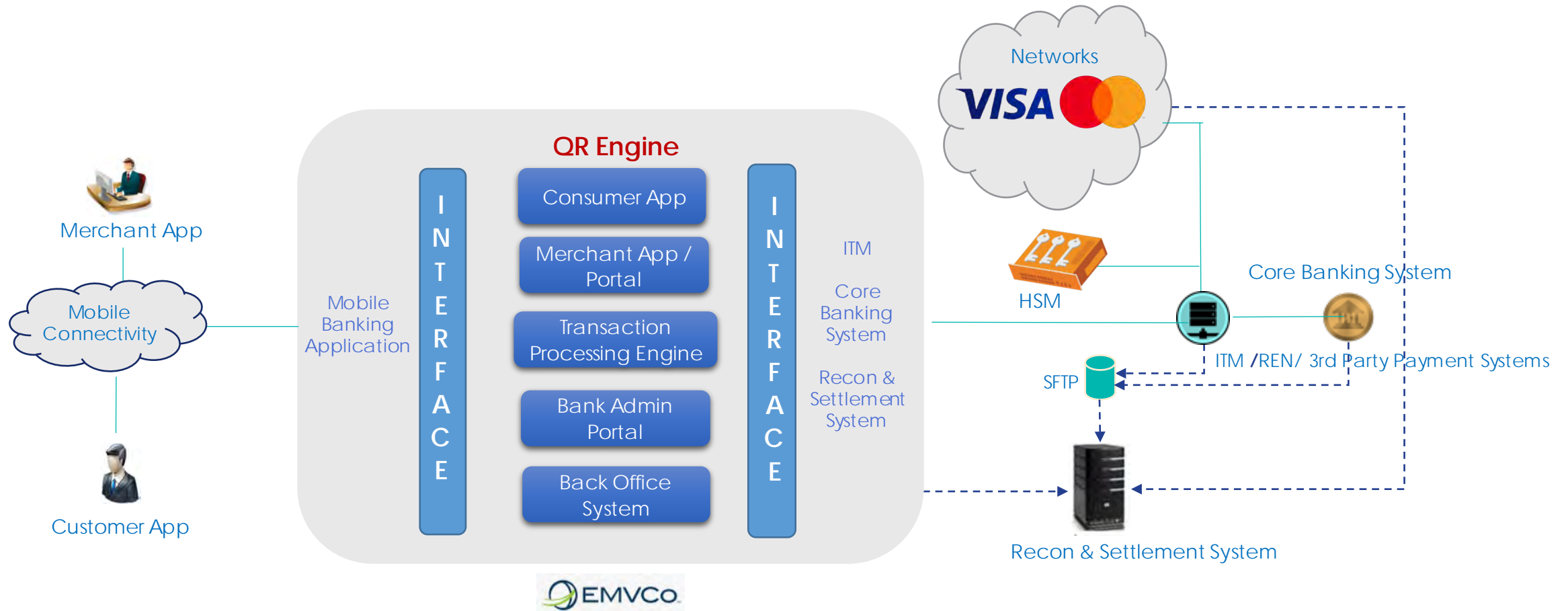
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EMV[®] QR Code Specification for Payment Systems (EMV[®] QRCPS)

VISA - Mobile Push Payment Program from VISA **masterpass** - MasterCard Merchant presented QR Program



Euronet.

Thank you