

## Virtual Discussion: Scaling inclusive payments through interoperable QR codes

**Date:** 24<sup>th</sup> August / 6:30 -7:45 pm IST **Duration:** 1 hr 15 ins

**Platform:** Zoom/Webex ([Register Here](#))

QR codes bring massive value by allowing businesses and people to transact seamlessly and in a cost-efficient manner. Interoperability only further enhances that value. The upcoming virtual discussion on “Scaling Inclusive Payments through Interoperable QR Codes” is jointly organized by Centre for Digital Public Infrastructure (CDPI) and the Better than Cash alliance and it seeks to address the why, what, and how questions of interoperable QR.

Payments made based on an interoperable Quick Response (QR) code standard are a powerful opportunity. They can allow Individuals to make payments to anyone, anytime, anywhere. [Payments can be made in a real-time](#), highly secure, manner with this single additional feature that lets people scan a machine readable QR code through any payment application on their mobile phone, regardless of which payment app the merchant uses. QR codes can be made interoperable if a standard is set out by a central authority and can allow a user to participate in a single network of banks, financial institutions, mobile money, wallets, or other payment mechanisms on the backend. This can be a simple and powerful addition to existing payments systems.

The discussion will contain knowledge on technology design and implementation towards interoperable QR codes. It will highlight how implementation can be secure, efficient, cost-minimizing, and inclusive, going through an example of a good practice QR specification for reference. In short, how can it be ‘responsible’ by design. Principle 7 of the [Responsible Digital Payments](#), ‘Provide User Choice through Interoperability’ directly advocates making digital payments ecosystem interoperable, as it provides more choice for users.

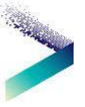
### OBJECTIVES

By the end of the virtual discussion, participants will:

- Develop a comprehensive understanding of key steps involved in technology design and implementation of interoperable QR code payments.
- Acquire the skills to assess and address challenges related to the implementation and regulation of interoperable QR code payments.
- Gain an understanding of best practices derived from the experiences of participating countries, emphasizing the promotion of responsible approaches. These practices are aimed at fostering the safety, security, and accessibility of interoperable QR payments for underserved segments, including women and micro merchants.

### TARGET AUDIENCE

Policy makers, regulators, financial service providers, innovators and thought leaders.



## AGENDA

Session	Time
<b>Opening remarks followed by CDPI's presentation.</b> <ul style="list-style-type: none"><li>• Dr. Pramod Verma, Chief Architect Adhaar and India stack</li></ul>	8 mins
<b>Country case studies</b> Presentations by central bank officials of Brazil, Nigeria, India, Philippines (TBC) <ul style="list-style-type: none"><li>• Mr. Filipe Correa Lima da Silva, Banco Central do Brasil</li><li>• Mr. Premier Owoh, CEO and Managing Director, Nigeria Inter-Bank Settlement System PLC</li><li>• Mr. Anubhav Sharma, National Payment Council of India (NPCI)</li><li>• Ms. Bridget Rose M. Mesina-Romero, Director, Bangko Sentral ng Pilipinas</li></ul>	25 mins
<b>Panel discussion</b> CDPI, Better Than Cash Alliance, Central Bank Representatives	35 mins
<b>Closing remarks and vote of thanks</b> <ul style="list-style-type: none"><li>• Ms. Perna Saxena (Head of Asia-Pacific, Better Than Cash Alliance)</li></ul>	6 mins

For more information:

