

Worldline Universal QR code

FAQ.

Universal QR code

What is the Worldline Universal QR code?

The payment solution via Universal QR code is an all-in-one solution making it possible to process payments using the same dynamic QR code for all mobile payment means.

It works for all QR code-based payment means and it is currently available for domestic and international schemes like TWINT, Payconic, PayPal, Alipay+ and WeChat Pay.

It is an omni-channel solution available both in-store and e-commerce.

How does it work technically between Acquiring Host and Mobile Wallet Host?

The solution works with a dynamic QR code that is generated locally on the terminal. The QR code is read by the consumer's mobile wallet app and is used to initiate the transaction.

- The consumer's mobile wallet app reads the QR code and uses its data to check-in at the terminal.
- The terminal polls for consumer data using the "get consumer data" function and considers the check-in as standard "card inserted" event.
- The terminal then initiates a standard authorization request, which can be replied by the acquirer with "pending", "approval" or "decline". In case of a "pending" reply, the request needs to be repeated.

What are the advantages for the customer accepting the QR code mobile solution?

It is a customer-friendly solution. Customers can pay in seconds using their smartphones – easily, comfortable, and quickly.

What are the advantages for the merchant accepting the QR code mobile solution?

Smooth & effortless process

- Easy and full integration: automatically integrated in all the latest terminal software.
- No extra merchant handling required: Brand recognition happens automatically. No manual step for choosing payment means. You only need an acquiring contract.

All-in-one solution: Works for all QR code-based payment means.

Worldline offer

On which payment terminals is the Universal QR code available?

The Worldline Universal QR code solution can be displayed on all Worldline terminals – irrespective of whether they are stationary or mobile, integrated into the cash register or stand-alone.

The scheme acceptance on EP2,CTAP or ZVT can vary.

Does the Universal QR code work on terminals of competitors?

No, this function is only available on Worldline terminals.

QR code acceptance

What does a merchant need to get started?

The specific scheme or bank application account to scan the QR code. Both iOS & Android are able to pay.

How to start accepting the universal QR code at the point-of-sale?

The Universal QR code will be displayed automatically on the terminal screen. All you need is to have an acquiring contract with Worldline and ensure your terminal has the latest software updates.

Is extra hardware needed?

No extra hardware is needed. The Universal QR code is automatically available on the terminal, when the latest software updates are installed.

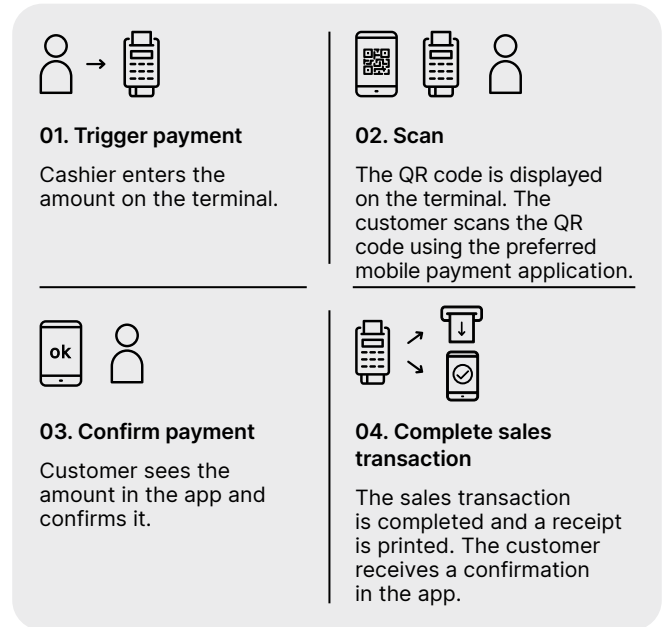
How long does it take to activate a new scheme?

As soon as the acceptance agreement has been concluded with Worldline, the activation on the terminal usually takes 5-10 working days.

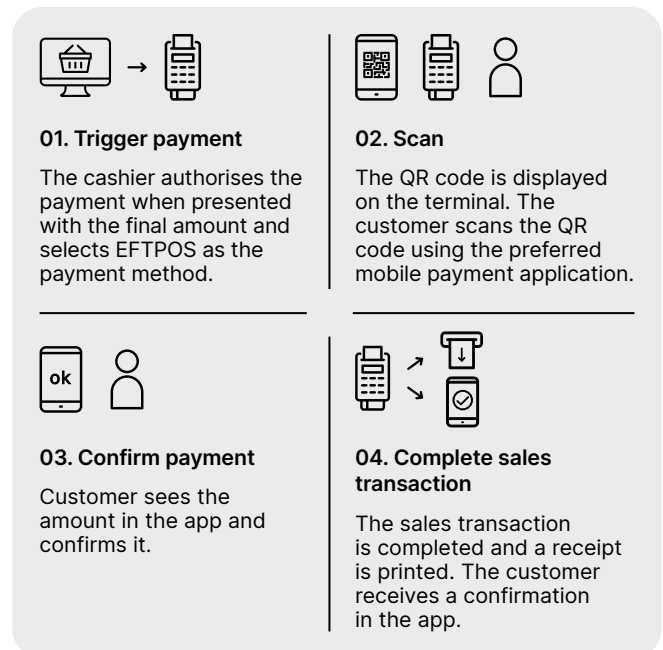
How does a transaction work?

Enter the amount on the terminal as usual, or at the cash register. A QR code is generated and presented on the terminal display. The customer scans the QR code with their mobile device and confirms the payment. The terminal or the cash register then displays the successful transaction and prints out the receipt (depending on the type of terminal).

How does the payment process work on standalone terminals on merchant's side?



How does the payment process at the cash register-integrated terminals work?



QR code features

Is there a cash back function?

Depending on the scheme:

Payconiq	No
Alipay+	No
WeChat Pay	No
PayPal	Yes
TWINT	No
iDEAL	No

Is DCC possible with a QR code transaction?

Depending on the scheme:

Payconiq	No
Alipay+	No
WeChat Pay	No
PayPal	No
TWINT	No
iDEAL	No

Is a refund possible?

Depending on the scheme:

Payconiq	Yes
Alipay+	Yes
WeChat Pay	Yes
PayPal	Yes
TWINT	Yes
iDEAL	Yes

Is there a buy now pay later function?

Depending on the scheme:

Payconiq	No
Alipay+	No
WeChat Pay	No
PayPal	Soon
TWINT	Soon
iDEAL	No

Merchant settlement

Reimbursement: Where can I find the credit notice of my QR code transactions?

QR code transactions are part of the credit notice and available in all Worldline merchant notice platforms.

- Access via myPortal
- Access via extranet
- Via MRX file
- Via eStatement file

What payment cycle does Worldline offer?

In principle, you have various options available to you, from daily to monthly. You define the frequency and level of detail of your credit notice when you sign the agreement (the same as for other means of payment such as Visa or Mastercard).

When do I receive the payment?

The payment delay is the same as with credit cards. Payment is usually made on the value date +2 days maximum.

Payments are not made on weekends and bank holidays:

- Bank holidays for credit currency in CHF are defined according to Swiss bank holidays.
- Bank holidays for credit currency in EUR are defined according to SEPA bank holidays.
- Bank holidays for other credit currencies are defined according to bank holidays in the country of the respective currency.



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