QR Codes - Bill Pay Use Cases
The Vision
Imagine a (Bill Pay) World Where . . .

Consumers
- Easily and accurately set up payees using mobile bill pay
- Easily make a mobile bill payment

Billers
- Increase traffic to their website
- Increase electronic bill payments
- Increase eBill sign-ups
- Reduce bill payment exceptions

BP Service Providers
- Provide an awesome mobile bill pay experience
- Improve customer satisfaction
- Reduce bill payment exceptions
Consumer Bill Pay QR Codes
Biller Direct or Bank/Aggregator Bill Pay?

Nearly equal
(and has been
for several years)

BANK BILL PAY
BILLER DIRECT
BOTH!
Consumer Bill Pay QR Code
Sample Payload

www.pge.com/cbill?id=x13ospg3fda?1964609136;7/12/2011;182.30;182.30;8/2/2011;PG&E;Box 97300;Sacramento;CA;94899-7300;800-743-5000;PWXE-4095-1205;
Consumer Bill Pay QR Code Specification

Proposed Data Elements

Biller Identification Information

- Biller URL (can use a URL shortener for complex URLs)*
- Biller name
- Physical address (address lines 1 & 2, city, state, zip)
- Phone
- Biller ID (e.g., Biller ID in a directory)*
- Biller-Defined Field (additional data specified by Biller, such as tracking payment source, payment type, etc.)*

Payment Information

- Consumer account number (with biller)
- Bill Date
- Total Amount Due
- Minimum Amount Due
- Due Date

* = Optional fields
When I read the Consumer Bill Pay QR Code, where does it take me?

a. Biller website  
b. Bank/aggregator website  
c. Neither  
d. It depends
Answer: (d) It Depends (on the application uses by the consumer)

The Consumer Bill Pay QR Code can be used in all channels

Channels

- Biller Direct
- Financial Institution/Aggregator
- Walk-in Payment Provider
When I am directed to a biller website, where does it take me?

a. Biller’s homepage
b. Biller’s bill payment section
c. My eBill
d. It depends

Answer:

d. It depends on the biller’s implementation
I use a generic QR Code reader that takes me to the Biller’s website.

I use my log-in credentials to make a bill payment and can easily sign up for eBills.
Consumer Experience
Financial Institution/Aggregator Sample Use Case

I’m logged into my Bank’s mobile bill payment application which includes a proprietary QR Code reader.

When I scan the QR code,

- If I haven’t set up the payee, all of the required fields are automatically filled in for me.
- If the payee has already been set up, it automatically fills in the total amount due, minimum amount due, and due date.
The user experience is controlled by the channel provider

Who makes decisions about . . . .
- Type of QR Code reader used (generic, proprietary)
- Log in/authentication
- Presentation and integration with application
- Usage (payee set-up, bill payment, eBill enrollment)

. . . within the context of their strategy:
- Bring consumers to my website?
- Encourage electronic bill payments? eBills?
- Upsell/cross-sell?
- Reduce exceptions?
- Enable more mobile applications?
A few implementation thought starters

• Is there available **white space** on my bills?

• Can my **print vendors** support QR Codes? If so, which size?

• How will the consumer BP QR Codes integrate within the context of today’s **user experience**?

• Are there any **vendors** who can help?

• Use a **generic or proprietary reader**? Embedded within my app?

• What type of **authentication** is required?

• Are there any new **security** concerns?

• Are there **special fields** I want to use (e.g., track sign-ups, payments routing, etc.)
How do consumers know what is in the QR Code?

Since QR codes have multiple uses, Billers are encouraged to provide describe the purpose.
Multiple Advantages to Adoption

Advantages

• Provides value for mobile users -- the fastest growing channel for bill payments
• Standalone QR Code readers are readily available and free
• Code generation / reading is simple for BSP and OLB software companies
• A single industry standard covers biller direct, bank bill pay (and walk-in) channels
• Current business models don’t need to be changed
• Each channel defines the consumer’s experience
• **Improves the experience for all stakeholders!**

Considerations

• Space on paper bills
• Some software development required