

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 691**  
TO BE ANSWERED ON: 20.12.2017

**COMMON QR CODE**

**691 . SHRI J.J.T. NATTERJEE:**

Will the Minister of ELECTRONICS & INFORMATION TECHNOLOGY be pleased to state: -

- (a) whether the Government is planning to introduce common Quick Response (QR) code based payments across the country;
- (b) if so, the details thereof;
- (c) whether the Government has conducted any feasibility study/assessments in this regard;
- (d) if so, the details thereof; and
- (e) the manner in which the step is going to improve the financial status of the country?

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI ALPHONS KANNANTHANAM)

(a) and (b): Yes, Sir. The Government has taken a decision to take common QR (Quick Response) code i.e. Bharat QR code as policy favoured acceptance instrument and has instructed Banks to onboard all the merchants with this interoperable QR code. The Bharat QR code is easy to use, interoperable, low cost and can be deployed rapidly for wider acceptance.

(c) and (d): No Sir. However, QR codes are being used as one of the prominent way of Digital payments acceptance at global level. In the entire country there are about 3 million POS machine installed and in order to facilitate digital payment acceptance at many more merchants across the country, Bharat QR would serve as the viable and economical option.

(e): At present the merchant has various digital payment acceptance modes viz. POS (Point of Sale machines) to accept payments through Debit/Credit Cards, Mobile Wallets, BHIM (Bharat Interface for Money) App, different mobile apps of individual Banks running over BHIM platform (UPI) etc. Accordingly, a customer also has different payment options like Debit/Credit Cards, mobile wallets, individual Mobile Apps, BHIM and Bank UPI Apps etc. Hence, to avoid the hassle of multiple platforms option to customers as well as to merchants, an interoperable payment acceptance instrument 'Bharat QR code' has been created which can accept the payment from various apps which are running on BHIM platform and accordingly customers as well as Merchants will have a single uniform payment mode.

Cost of installation of Bharat QR code is very minimal as it can be easily printed and pasted in the merchant establishment wherein payment can be made using "scan and pay" mode.

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