



SECURITY IN PAYMENT WALLETS USING QR CODE: A REVIEW

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ABSTRACT: A barcode is an optical machine-understandable exemplification of data relating to object to which it is committed.

Later they changed into rectangles, dots, hexagons & other geometric patterns in two dimensions. Albeit 2D systems utilize a variety of

symbols, they are in general referred to as barcodes as well. QR code stands for Quick Response Code, Which is trademark for type of matrix barcode which was invented by Japanese corporation Denso Wave. QR code has a number of elements such as large capacity data encoding, dirt & damage resistant, high speed reading, small print out size, 360 degree reading & structural flexibility of application

Keyword: OR, CIRCUMVENT, SYMBOLS, ECEMPLIFICATION, ARCHITECTURE



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[1] Introduction

A QR code or quick response code is a kind of barcode that could be read using a bar code scouldner. These shoulders are mainly referred to as QR code scolders. Scolders are in form of apps for smart devices. These codes could contain encoded info such as website URLs, data, & text as well as pre-formatted SMSs among other things. These codes initiate from Japan where they were used by Toyota to track car parts. Today, all smart phones come with a QR code scolder to verify that everyone using a smart phone could benefit from this technology. Today, QR codes are used by businesses & companies to reach out to their client base.



Fig 1. Using Qr code in PayTm wallet

[2] QR Code Payments

Compared to NFC, a QR Code is a much cost-effective & viable option. Enabling mobile payments via QR Codes would only need following software updates:

Update to mobile app that includes QR Code scanning & generation features. This is possible by integrating a **QR Code Generation API**

Update to POS to accept payments processed by your service

Most retailers had barcode scanning hardware integrated within their POS for billing of products. So no need for extra hardware. Let's assume small businesses do not had scanners. Even then buyers could make QR Code payments. Let's see how this works.

QR Code Payments Working

Businesses

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