


# EMPSA Introduction



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The worlds most successful mobile payment solution are QR Code based, delivering value added services to merchants and users, even in Europe!

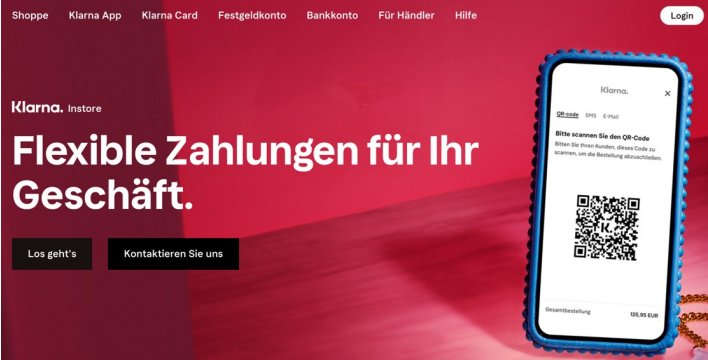



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Klarna offers optical payment at POS including BNPL and now even dedicated bank accounts for its end consumers.

3





## Mit PayPal kontaktlos vor Ort bezahlt werden.

Ermöglichen Sie Ihren Kunden bargeldloses Bezahlen vor Ort zu geringen Gebühren. Die vertrauenswürdigen Lösungen von PayPal sind schnell eingerichtet, leicht zu bedienen und werden von Millionen Menschen akzeptiert. So entgeht Ihnen vor Ort kein Umsatz mehr.

Jetzt QR Code generieren

Sie haben noch kein PayPal Konto? Jetzt [anmelden](#).

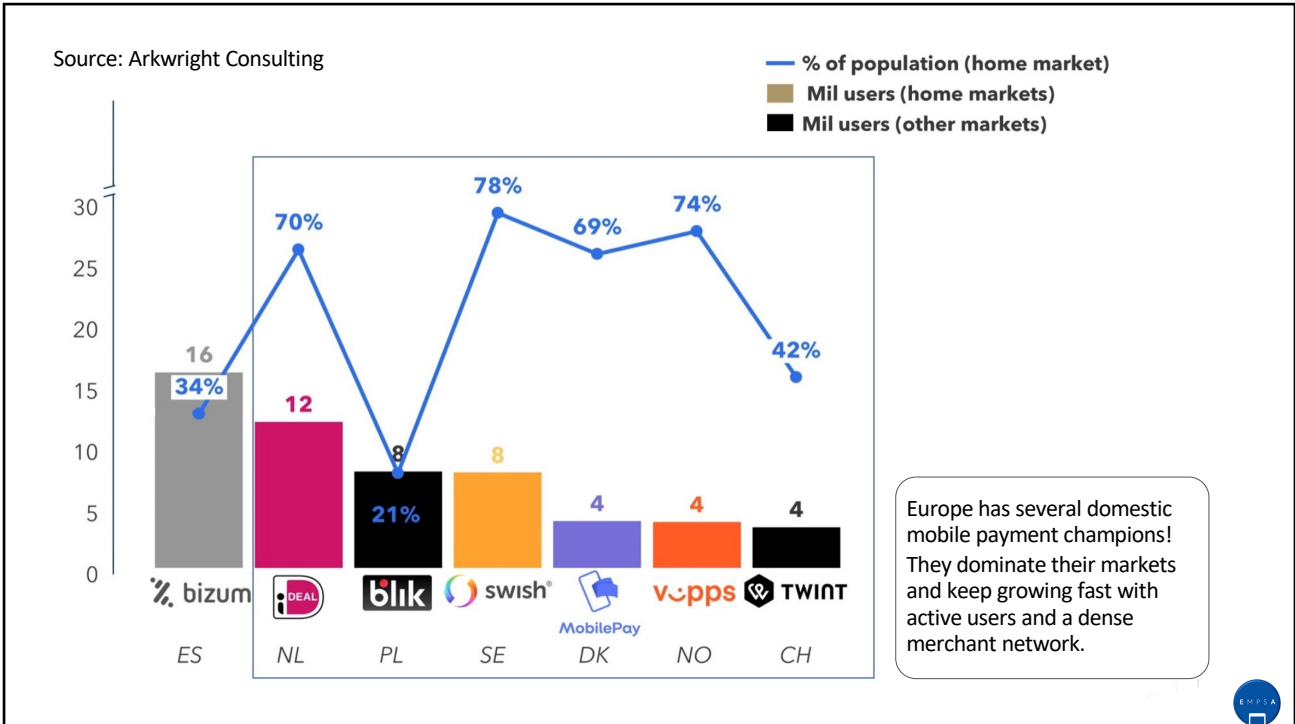




PayPal QR-Codes    Zettle by PayPal    Gebühren

Paypal offers optical payments at POS including the acceptance device even in Germany (including an all-in-one mobile POS solution for small businesses).

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Europe has several domestic QR code payment champions! They dominate their markets and keep growing fast with active users and a dense merchant network.

...and more

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Europeas domestic QR Code payment providers formed EMPSA (European Mobile Payment System Association) representing 15 countries and 70 Million active users growing fast!

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The analogy: Europe solved its mobile telephony use cases (voice, data, SMS) very well by establishing SIM roaming across the EU (and beyond). Technical, legal and commercial interoperability enable all of us to leverage domestic carriers and their networks to seamlessly use our mobile phone across Europe.

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**Dual Message Systems (DMS):** This is also called two-phased payments. It is usual (from the payee side) to first initiate an authorization request. This will normally reserve the funds from the payers funding source. Later, the payee will send a capture request that will charge the funds from the payers funding source. If the payee (merchant) is unable to complete the purchase, the payee can send a cancel request that will cancel the initial authorization. Also, the authorized amount may time out, which would lead to the "cancelled" state as well. After a capture request, the only option at a later stage is to refund parts or the whole transaction amount.

**Push and Pull - concepts:**  
 Push: initiated by the payer (consumer with a wallet) towards the payee (merchant). The fund is "pushed" by the payer to the payee.  
 Pull: initiated by the payee (merchant/acquirer) towards the payer (consumer with a wallet). The fund is "pulled" from the payer to the payee.

**EMPSA**  
(European Mobile Payment System Association)

**High-Level Payment Interoperability API Specification**

Version 1.0, 19.05.2020

CONFIDENTIAL

API specifications: we established a common API to exchange messages ...

by the payment flow is affected. When an SMS member sends a capture request to the DMS member, the DMS member needs to initiate and capture, before returning a response to the SMS member. In case of cancellation of authorization, the DMS side will not expect to receive any response from the SMS member.

When a DMS member sends a "translation" from a DMS member towards a SMS member, a "translation" from a SMS member towards a DMS member, a "translation" from a DMS member towards a SMS member, a "translation" from a SMS member towards a DMS member, a "translation" from a DMS member towards a SMS member, a "translation" from a SMS member towards a DMS member, a "translation" from a DMS member towards a SMS member, a "translation" from a SMS member towards a DMS member.

Note:  
 The specification support any combination of push and pull, consumer- and merchant- initiated. This is illustrated in the following sequence diagrams.

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Das Bild kann nicht angezeigt werden.

# Live Test Transactions

January 28, 2022

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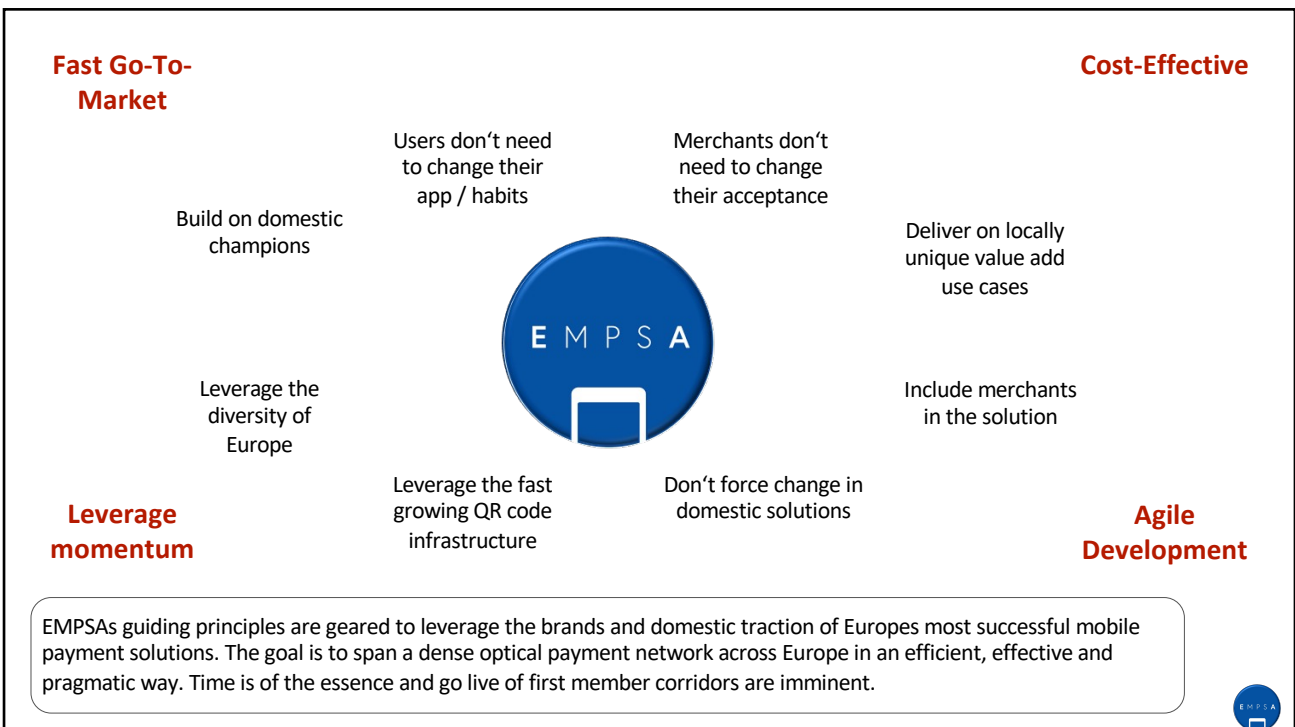
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End