SINGAPORE QR CODE FOR E-PAYMENTS ("SGQR") SPECIFICATIONS

Version 1.7

MAY 31, 2018

SGQR TASKFORCE
Co-Leads: MAS & IMDA

Revision History

Date	Version	Description
3 Oct 2017	1.0	SGQR Specifications circulated to Taskforce Members.
19 Oct 2017	1.1	Update to SG Merchant Identity (ID ”51”), and inclusion of 2 Sample SGQRs for Members.
23 October 2017	1.2	Included Airpay into Sample SGQR Code “B”.
7 November 2017	1.3	1. Update of SG Merchant Identity (ID “51”) 2. Combine all Data into a single Sample SGQR.
13 December 2017	1.4	Revise the sample QR code to include MasterCard.
15 January 2018	1.5	1. Update to both PayNow and NETS payloads. 2. Rename “DBS” to “DBS Paylah!”
7 April 2018	1.6	1. Update of Payloads for • LiquidPay • EZi Wallet. 2. Merchant name ID “59” will use trade name (“doing-business-as” name) instead of registered business name. 3. Changes in SG Merchant Identity (ID “51”).
31 May 2018	1.7	1. Update to ID “51”. 2. Include more information on Tag “62” for bill payment, which is already present in existing EMV specifications. 3. Moved Sample SGQR into Annex A to add clarity that the Sample SGQR is not the SGQR Specifications per se but an illustration of what a simulated SGQR would be when in compliance with the SGQR Specifications.

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1 INTRODUCTION

1.1 Purpose

1.1.1 This document provides the specifications for a common QR code for e-payments in Singapore ("SGQR"), and are meant to allow for the presentment of a single SGQR at each merchant's point of sale. The SGQR specifications are to contain the merchant's choice of international as well as domestic payment schemes – hence multiple merchant acquirers and different Payment Systems - in a single QR Code. These specifications also aim to provide clarity in the implementation of SGQR, alignment in user applications and overall interoperability for streamlined QR payments in Singapore.

1.2 Background on SGQR

1.2.1 There has been a recent global proliferation of payment acceptance via QR codes from many different schemes. Singapore is part of this emerging wave and she is beginning to see such similar growth and concurrently fragmentation in QR codes at merchants. The Singapore Payments Council recognised the benefits in simplifying and streamlining the merchant and consumer QR payment experience. The Singapore Payments Council authorised the creation of the SGQR Taskforce on 11 August 2017 to achieve an SGQR in terms of specifications and overall governance.

1.3 Scope

1.3.1 In conjunction with SGQR being merchant presented QR standards, these SGQR specifications also means that the paying party will sending push payment data when the paying party scans the QR code of receiving party.

1.3.2 While the focus of this Specifications is primarily relevant to merchant presented static QR code, it can apply to dynamic merchant presented QR code used by the Payment Systems. Payments of C2B, B2B and P2P nature are supported in this document.

1.3.3 The following issues are <u>not</u> covered:

- Specified merchant use cases e.g. merchant's bill payment
- SGQR Centralised Repository, which keeps the records and generates the SGQR
- The governance process of the SGQR
- Detailed payload of individual Payment System, protocol, and security
- Acquiring, reconciliation, settlement with the merchant
- Branding of Payment Systems or SGQR Marks

- Change management of the SGQR (e.g. replacement, termination, etc)

1.4 References

1.4.1 The SGQR specifications are largely conformed to the following references:

1. **Ref [A] - EMV QR Code Specifications for Payment Systems ("EMV QRCPS")** – Merchant-Presented Mode. Version 1.0, July 2017
2. **Ref [B] - ISO 18245**. Retail financial services – Merchant category codes
3. **Ref [C] - ISO 4217**. Codes for the representation of currencies and funds
4. **Ref [D] - ISO 3166-1 alpha 2**. Codes for the representation of names of countries and their subdivisions—Part 1: Country codes, using two-letter country codes
5. **Ref [E]** – AID consists of an RIF registered with ISO and optionally a PIX as defined by ISO 7816-4.
6. **Ref [F]** – UUID as defined in the Internet Engineering Task Force (IETF) RFC 4122: https://tools.ietf.org/html/rfc4122

IMPORTANT: The readers shall read this document in conjunction with the Ref [A].

1.5 Abbreviations and Terminology

Abbreviations	Description
ANS	Alphanumeric Special
B2B	Business-to-Business
C2B	Customer-to-Business
CRC	Cyclic Redundancy Check
P2P	Person-to-Person
QR Code	Quick Response Code
SGQR Centralised Repository or "Repository"	The Repository will be the national issuer/database/repository for SGQR, overseen by the SGQR Governing Committee. It will be the central point for acquirers, members and issuers engagement.
SGQR Governing Committee	This Committee will oversee the maintenance, update, specifications and governance of the SGQR.
UUID	Universally Unique Identifier

2 DATA OBJECTS FOR PAYMENT OR MERCHANT USE IN SINGAPORE

2.1 SGQR Data Objects

2.1.1 The readers shall read this section in conjunction with the Ref [A] – EMV QRCPS.

2.1.2 This section specifies the customisation of some data objects to Ref [A], for the purpose of payments to the SGQR.

2.1.3 Table 2-1 lists the following data object characteristics: name, ID, format, length of the value field, and whether the presence of the data object at the root level of the SGQR Code is Mandatory (M), Conditional (C), or Optional (O).

2.1.4 Format of the data object field can be either Numeric (N), Alphanumeric Special (ans), or String (S). Note that Numeric is a subset of Alphanumeric Special and that Alphanumeric Special is a subset of String.

Table 2-1*:* DETAILS OF SGQR DATA OBJECTS

Name	ID	Format	Length	Presence	Comment
Payload Format Indicator	"00"	N	"02"	M	i. Refer to Ref [A].
Point of Initiation Method	"01"	N	"02"	O	i. Refer to Ref [A].
Merchant Account Information	"02"- "25"	ans	Var up to "99"	M	i. Refer to Ref [A]. ii. For EMV schemes. iii. To include for the Merchant Account Information of a Payment System.

Table 2-1: DETAILS OF SGQR DATA OBJECTS					
Name	**ID**	**Format**	**Length**	**Presence**	**Comment**
Merchant Account Information	"26" – "50"	ans	Var up to "99",	M	i. Refer to 4.7.11 of Ref [A] and section 2.3. ii. For Payment Systems accepted by merchants in Singapore and registered with the SGQR Centralised Repository. iii. To include for the Merchant Account Information of a Payment System. iv. The 1st Merchant Account Information included will take ID "26", with subsequent merchant account information (i.e. subsequent accepted scheme) to be added sequentially (e.g. ID "27" and so forth).
SGQR Identity Information ("SGQR ID")	"51"	ans	Var up to "99"	M	i. Refer to Section 2.2. ii. SGQR ID is fixed for all QR code at ID "51" iii. To be included upon generation of the QR code. iv. This ID will be a unique SGQR ID determined by the Repository v. The assigned ID and other data fields except for version number and revision date, will remain even with the inclusion of new acquirers or payment schemes in the same QR. vi. Only the version number and revision date will change with every modification
Merchant Category Code	"52"	N	"04"	M	i. Refer to Ref [B]. ii. If this is not utilised by a payment scheme, "0000" is to be added in. iii. When a payment system needs the data, it will fill or replace with a valid MCC, according to Ref [B].

Table 2-1: DETAILS OF SGQR DATA OBJECTS					
Name	**ID**	**Format**	**Length**	**Presence**	**Comment**
Transaction Currency	“53”	N	“03”	M	i. Refer to Ref [C]. ii. If it is not populated and a payment system does not need it, it will be filled with a default “702” (which is SGD). iii. When a payment service needs the data other than the default, it will fill or replace with a valid Currency Code, according to Ref [C].
Transaction Amount	“54”	ans	var. up to "13"	C	i. Absent if the mobile application is to prompt the consumer to enter the transaction amount. Present otherwise.
Tip or Convenience Indicator	"55"	N	“02”	O	
Value of Convenience Fee Fixed	“56”	ans	var. up to "13"	C	i. Presence of these data objects depends on the presence and value of the ID”55” - Tip or Convenience Indicator.
Value of Convenience Fee Percentage	“57”	ans	var. up to "05"	C	
Country Code	“58”	ans	“02”	M	i. It will be filled with a default “SG”. Refer to Ref [D] .
Merchant Name	“59”	ans	Var. up to “25”	M	i. This is the trade name, store name or “doing-business-as” name
Merchant City	‘60”	ans	var. up to "15"	M	i. It will be filled with default “Singapore”.
Postal Code	“61”	ans	“06”, var up to “10”	O	i. If this is relevant to the payment system, postal code where the QR is deployed, will be added.

Table 2-1: DETAILS OF SGQR DATA OBJECTS					
Name	**ID**	**Format**	**Length**	**Presence**	**Comment**
Additional Data Field Template	"62"	S	Var. up to "99"	O	i. This includes information that may be provided by the Merchant or may be populated by the mobile application to enable or facilitate certain use cases. ii. For the list of data objects that can be included in this template, please refer to Table 3.7 of Ref [A].
Merchant Information—Language Template	"64"	S	var. up to "99"	O	i. This includes merchant information in an alternate language and may use a character set different from the Common Character Set. It provides an alternative to the merchant information under the root. ii. For the list of data objects that can be included in this template, please refer to Table 3.8 of Ref [A]
RFU for EMVCo	"65" - "79"	S	var. up to "99"	O	i. Data objects for EMVCo.
Unreserved templates	"80" - "99"	S	var. up to "99"	O	i. Unreserved templates. ii. Use is subject to consent of SGQR Governing Committee.
CRC	"63"	ans	"04"	M	i. Checksum calculated over all the data objects included in the QR Code and will be the last object under the root and allows the mobile application to check the integrity of the data scanned without having to parse all of the data objects. ii. Refer to 4.7.3 of Ref [A].

2.2 SGQR ID (ID "51")

2.2.1 The SGQR ID is used to identify each SGQR label and is fixed as Data Objects ID "51" and is only generated and modified by the SGQR Centralised Repository ("Repository").

2.2.2 At the first generation of a SGQR, the Repository will provide a unique SGQR ID for that SGQR which composes of the date of first creation and a number assigned by the Central Repository.

2.2.3 Other data objects in ID "51" includes merchant's physical location and a miscellaneous information field. The miscellaneous information field allows for terminal ID, counter ID or account differentiation for the same merchant. All these data objects are also fixed at the first generation of that SGQR.

2.2.4 In ID "51", only data objects of version number and new version date will increment whenever the SGQR content is updated.

Table 2.2 : DATA OBJECT ID ALLOCATION IN SGQR ID (ID "51")

Name	ID	Format	Length	Presence	Comment
Unique Identifier	00	ans	"07"	M	"SG.SGQR"
SGQR ID Number	01	ans	"12"	M	1. "YYMMDDNNNNNN", where: i. "YYMMDD" denotes the first creation date ii. "NNNNNN" will be unique hexadecimal number for that creation date. 2. Fixed on first creation
Version	02	ans	"7"	M	1. "AA.NNNN", where : i. "AA" denote the major version of the SGQR Spec (e.g. AA will be "2" when the version of SGQR Specification is "2.5") ii. "NNNN" denotes the version number of QR label. Next version of QR will be reset to "0001" when there is an increment to "AA" 2. Changes with each QR update

Table 2.2 : DATA OBJECT ID ALLOCATION IN SGQR ID (ID "51")					
Name	**ID**	**Format**	**Length**	**Presence**	**Comment**
Postal Code	03	N	"6" var up to "10"	M	Indicate the location of the physical merchant. In other use case where physical location is not applicable, it will be the registered postal code of the merchant.
Level Number	04	an	"2", var up to "3"	M	1. The floor level of the location of the physical merchant. (e.g. 03,B2) 2. If level is not applicable, it will be set to "00"
Unit Number	05	an	Var up to "5"	M	1. The unit number of the location of the physical merchant in a building. This is not the building number or block number. 2. If unit number is not applicable, it will be set to "00"
Miscellaneous	06	ans	Var Up to "10"	M	May be used to identify specific counters or terminal IDs at the merchant location
New Version Date	07	N	"8"	M	1. Date of revised QR generation 2. Changes on each update

2.2.5 Any payment schemes/acquirers can use the ID "51" for its purpose with the merchants.

2.3 Payment Systems Accepted in Singapore (ID "26" to ID "50")

2.3.1 The ID “26” to “50” will not be pre-assigned to a specified payment system, it will be on the first-come-first-service basis, where the Merchant Account Information of a Payment System should be filled in chronological order from the lowest available ID onwards (ie stating from ID “26”). The next payment system shall fill the next numerically higher ID.

2.3.2 Payment System shall register with the SGQR Centralised Issuance Agency to use the ID “26” to ID “50”.

2.3.3 The Payment System shall use a Global Unique Identifier placed before the merchant account information. The Global Unique Identifier is specific to each scheme / Payment System, and will be in the one of the following formats:

- an Application Identifier (AID) (Refer to Ref [E]);
- a [UUID] without the hyphen (-) separators (Refer to Ref [F]); or
- a reverse domain name.

2.3.4 Each Payment System shall not take more than one ID.

2.4 Additional Data Field Template (ID “62”)

2.4.1 ID “62” is to be used to include additional information for certain purposes of payment collection or obtaining necessary information. One of the possible use case will be for bill payment collection.

2.4.2 If ID “62” is present in the SGQR, the Additional Data Field Template shall contain at least one data object and the content of data object ID “1” to “8” shall be “***” or a value defined by the merchant. The “***” indicates that the mobile application needs to obtain the necessary information from the consumer or user. Refer to Table 3.5 of Ref [A] for details on the meaning of each data objects. Table 2.3 illustrates the structure of ID “62”.

Table 2.3 : DATA OBJECT ID ALLOCATION FOR ADDITIONAL DATA FIELD TEMPLATE (ID “62”)

Name	ID	Format	Length	Presence
Bill Number	“01”	Ans	Var. up to “25”	O
Mobile Number	“02”	Ans	Var. up to “25”	O
Store Label	“03”	Ans	Var. up to “25”	O

Loyalty Number	“04”	Ans	Var. up to “25”	O
Reference Label	“05”	Ans	Var. up to “25”	O
Customer Label	“06”	Ans	Var. up to “25”	O
Terminal Label	“07”	Ans	Var. up to “25”	O
Purpose of Transaction	“08”	ans	Var. up to “25”	O
Additional Consumer Data Request	“09”	Ans	Var. up to “3”	O
RFU for EMVCo	“10” - “49”	S		O
Payment System Specific Templates	“50” – “99”	S		O

2.4.3 Additional Consumer Data Request Data Object ID “9” (within ID “62”) may contain “A”, “M” and/or “E” which the mobile application needs to provide to complete the transaction without prompting the consumers. If combination of more than one character is presented, the data corresponding to the character is required to complete the transaction. One instance of each character shall be used. The definition of the character is as:

- “A” : Address of the consumer
- “M” : Mobile number of the consumer
- “E” : Email address of the consumer

2.4.4 Merchant should map its requirements to the relevant data objects in ID “62”.

2.4.5 Payment Application by Payment System should display all the Data Objects in ID “62”, whenever possible. Otherwise it should minimally display Data Object ID “01” (Bill Number) and those defined by “***” of ID “62” to consumer when a QR with ID “62” data objects, is scanned. During the transaction, Payment System capture **all** the Data Objects in and for ID “62”, and return them to the Merchant.

ANNEX A Sample SGQR Code

A.1 QR Code Conventions

Data Object	Input Characters	Remarks
Payload Format Indicator	"000201"	Version 01 (Default)
Point of Initiation Method	"010211"	"11" for Static QR Code

A.2 Merchant Account Information

A.2.1 VISA

Data Object	Input Characters	Remarks
VISA ID	"02164761360000000*17"	MID : 47613617

A.2.2 MasterCard

Data Object	Input Characters	Remarks
Mastercard ID	"0415512345678912345"	512345678912345

A.2.3 American Express

Data Object	Input Characters	Remarks
Amex ID "11"	"11101234567890"	1234567890
Amex ID "12"	"1215312345678901234"	312345678901234

A.2.4 UnionPay International

Data Object	Input Characters	Remarks
UPi ID	"153125000344000103445000344531100 01"	25000344000103445000344531100 01

A.2.5 Singtel Dash

Data Object	Input Characters	Remarks
Merchant Account Information	"2633"	Floating ID "26". This ID is allocated for this QR only
• Global Unique Identifier • Merchant Account	"0015SG.COM.DASH.WWW" "01100000055501"	Reversed domain name Merchant ID : 0000055501

A.2.6 LiquidPay

Data Object	Input Characters	Remarks
Merchant Account Information	"2767'	Floating ID "27". This ID is allocated for this QR only
•		
• Global Unique Identifier • URL • Payee ID • Service Code	0014A0000007620001 0120COM.LQDPALLIANCE.WWW 0215123456789012345 030200	AID : A0000007620001 Reverse URL 1234567898012345 ID may be 00, 11, 12 or 13

A.2.7 OCBC – P2P

Data Object	Input Characters	Remarks
Merchant Account Information	"2866"	Floating ID "28". This ID is allocated for this QR only
• Global Unique Identifier • Merchant Account	"0011SG.COM.OCBC" "0147OCBCP2P629A358D-ECE7-4554-AD56-EBD12D84CA7E4F73"	Reverse domain name OCBCP2P629A358D-ECE7-4554-AD56-EBD12D84CA7E4F73

A.2.8 Ezi-Wallet

Data Object	Input Characters	Remarks
Merchant Account Information	"2950"	Floating ID "29". This ID is allocated for this QR only
• Global Unique Identifier • QR ID	"0006SG.EZI" 013603600006-76bb-4a5a-aa1a-fbcb64d6ecf5"	Reverse domain name 03600006-76bb-4a5a-aa1a-fbcb64d6ecf5

A.2.9 EZ-Link

Data Object	Input Characters	Remarks
Merchant Account Information	"3085"	Floating ID "30". This ID is allocated for this QR only
• Global Unique Identifier • Merchant ID • SGQR indicator • Offline Usage • Verification Code	"0013SG.COM.EZLINK" "01201234567890123456-123" "0204SGQR" "0324A123456,B123456,C1234567" "0404A23X"	Reverse domain name MID with sub-ID MID SGQR A123456,B123456,C1234567 A23X

A.2.10 GrabPay

Data Object	Input Characters	Remarks
Merchant Account Information	"3126"	Floating ID "31". This ID is allocated for this QR only
• Global Unique Identifier • Merchant ID	"0008COM.GRAB" "0110A93FO3230Q"	Reverse domain name Grab ID : A93FO3230Q

A.2.11 DBS Paylah!

Data Object	Input Characters	Remarks
Merchant Account Information	"3239"	Floating ID "32". This ID is allocated for this QR only
• Global Unique Identifier • QR Transaction Ref ID • QR ID	"0007COM.DBS" "01101234567890" "02101234567890"	Reverse domain name 1234567890 1234567890

A.2.12 NETS

Data Object	Input Characters	Remarks
Merchant Account Information	"3390"	Floating ID "33". This ID is allocated for this QR only

• Globally Unique Identifier
• QR meta data
  ○ Version (1)
  ○ QR Issuer (10)
  ○ QR Expiry Timestamp (12)
• Merchant ID
• Terminal ID
• Transaction Amount Modifier
• Signature
	"0011SG.COM.NETS"
	"012302014018328311288235900"
	
	"0215000111870324000"
	"030888587201"
	"09011"
	"99084E5DC3D8"
		Reverse domain name
		
		Merchant ID: 000111870324000
		Terminal ID: 88587201
		
		Signature: 4E5DC3D8

A.2.13 Wechat Pay

Data Object	Input Characters	Remarks
Merchant Account Information	"3443"	Floating ID "34". This ID is allocated for this QR only
• Global Unique Identifier • Merchant Account • Terminal ID	"0017COM.QQ.WEIXIN.PAY" "01101234567890" "02041234"	Reversed domain Merchant ID: 1234567890 1234

A.2.14 UOB

Data Object	Input Characters	Remarks
Merchant Account Information	"3566"	Floating ID "35". This ID is allocated for this QR only
• Global Unique Identifier • Merchant Account	"0010SG.COM.UOB" "014845D233507F5E8C306E3871A4E9FACA601A80C114B5645E5D"	Reverse domain name

A.2.15 PayNow

Data Object	Input Characters	Remarks
Merchant Account Information	"3694"	Floating ID "36". This ID is allocated for this QR only
• Globally Unique Identifier	"0009SG.PAYNOW"	Reverse Domain Name: sg.PayNow
• Proxy type	"01010"	0 - Mobile number (for P2P); 1 (Not used); 2 – UEN
• Proxy Value	"0216+621234567890123"	If proxy type is 0, mobile number is <International Dialling Code preceding with '+'> plus <up to 15 digit Mobile Number> if proxy type is 2, Unique Entity Number (UEN) is 10 alphanumeric characters
• Editable txn amount indicator	"03010"	"0" – amount cannot be edited or "1" amount can be edited; if QR has pre-populated amount
• Reference	"0435123456789012345678901234567890123456789012345"	Reference to recognize the payer - put in by the Corporate/Merchant/ Billing Organisation. Uneditable by the payer Ref : 123456789012345678901234567890123456789012345
• QR Expiry Date	"050820201231"	YYMMDD: 20201231

A.2.16 Airpay (SEA)

Data Object	Input Characters	Remarks
Merchant Account Information	"3727"	Floating ID "37". This ID is allocated for this QR only
• Globally Unique Identifier • Merchant Account information	"0009SG.AIRPAY" "0110A11BC0000X"	Reverse domain name A11BC0000X

A.3 SG Merchant ID[1] (ID "51")

Data Object	Input Characters	Remarks
Merchant Account Information (ID "51")	"5186"	Fixed ID "51"
• Global Unique Identifier • SGQR ID Number • Version • Postal Code • Level Number • Unit Number • Miscellaneous • New Revision Date	"0007SG.SGQR" "0112180307510317 " "020701.0003" "0306081006" "040202" "0503138" "0609Counter01" "070820180407"	SG.SGQR YYMMDDNNNNNN = 180307510317 01.0003 0810006 Level 2 Unit 138 Counter01 7 April 2018

A.4 Additional Merchant Information

Data Object	Input Characters	Remarks
MCC (ID "52")	"52045814"	"5814" for Hawker Centre
Transaction Currency (ID "53")	"5303702"	"702" for Singapore Dollar
Country Code (ID "58")	"5802SG"	
Merchant Name (ID "59")	"5916FOOD XYZ PTE LTD"	Food XYZ Pte Ltd
Merchant City (ID "60")	"6009SINGAPORE"	Singapore
Postal Code (ID"61")	"6106081006"	081006

A.5 Additional Data Field Template

Data Object	Input Characters	Remarks
Additional Data Field Template	"6223"	
• Bill Number • Customer Label	"01081234567R" "06078765430"	Bill Number : 1234567R Customer Ref : 8765430

[1] ID 51 is provided by the Centralised Repository. This is an example of a potential unique SGQR ID.

A.6 CRC

Data Object	Input Characters	Remarks
CRC (ID ”63”)	“6304317F”	Checksum: 317F

A.7 Representation

A.7.1 In ASCII format

“000201010211021647613600000000*17041551234567891234511101234567890121531234567890123415312500034400010344500034453110001263300 15SG.COM.DASH.WWW0110000005550127670014A0000007620001012 0COM.LQDPALLIANCE.WWW0215123456789012345030200286600 11SG.COM.OCBC0147OCBCP2P629A358D-ECE7-4554-AD56-EBD12D84CA7E4F7329500006SG.EZI013603600006-76bb-4a5a-aa1a-fbcb64d6ecf530850013SG.COM.EZLINK01201234567890123456-1230204SGQR0324A123456,B123456,C12345670404A23X31260008COM.GRAB0110A93FO3230Q32390007COM.DBS011012345678900210123456789033900011SG.COM.NETS0123020140183283112882359000215000111870324000030888587201090119908 4E5DC3D834430017COM.QQ.WEIXIN.PAY011012345678900204123435660010SG.COM.UOB014845D233507F5E8C306E3871A4E9FACA601A80C114B5645E5D36940009SG.PAYNOW010100216+6212345678901230301004351234567890123456789012345678901234505082020123137270009SG.AIRPAY0110A11BC0000X51860007SG.SGQR0112180307510317020701.000303060810060402020503138060 9Counter010708201804075204581453037025802SG5916FOOD XYZ PTE LTD6009SINGAPORE61060810066223010812345 67R060787654306304317F”

A.7.2 In hexadecimal format

“303030323031303130323131303231363437363133363030303030302a31373034313535313233
343536373839313233343531313130313233343536373839303132313533313233343536373839
313233343135333132353030303334343030303130333434353030303334343533331313030303132
363333303031355347 2e434f4d2e444153482e5757573031313030303030303535353031323736373
030313441303030303030373632303030313031323043 4f4d2e4c514450414c4c49414e43452e5757
573032313531323334353637383930313233343530333032303032383636303031315347 2e434f4d2
e4f434243303134374f434243503250363239413335384 42d454345372d343535342d414435362d45
424431324438344341374534463733323935303030303653472e455a493031333630333630303030 3
62d373662622d346135612d616131612d666263623634643665636635333038353030313353472e4
34f4d2e455a4c494e4b303132303132333435363738393031323334353 62d313233303230345347515
230333234413131323333435362c423132333435362c433132333435363730343034413233583331323
630303038434f4d2e475241423031313041393346 4f333233305133323339303030374 34f4d2e44425
330313130313233343536373839303032313031323334353637383930333339303030313153472e4
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A.7.3 Sample SGQR Code