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# **Philippine P2P QR Code Standard**

*Revision 1.3*

CONFIDENTIAL

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## Document Information

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## Document References – Available for Download

	Title
1.	PayNet QR Code Standard v1.2.pdf <a href="http://www.paynet.my/references.html">www.paynet.my/references.html</a>
2.	EMVCo-Consumer-Presented-QR-Specification-v1-1.pdf <a href="http://www.emvco.com/emv-technologies/qrcodes/">www.emvco.com/emv-technologies/qrcodes/</a>
3.	EMVCo-Merchant-Presented-QR-Specification-v1-1.pdf <a href="http://www.emvco.com/emv-technologies/qrcodes/">www.emvco.com/emv-technologies/qrcodes/</a>
4.	EMV-Merchant-QR-Guidance-and-Examples-1.0.pdf <a href="http://www.emvco.com/emv-technologies/qrcodes/">www.emvco.com/emv-technologies/qrcodes/</a>

## Revision History

Date of Working Group Meeting	Activity	Output Version
January 8, 2019	QR Payment Working Group Meeting	Version 1.0
January 16, 2019	Merchant Payments Task Force Meeting	
January 29, 2019	<ul style="list-style-type: none"> <li>QR Tech Comm Meeting</li> <li>Review of Consolidated Reference Documents</li> <li>Aligned sample QR Code message format with actual specifications</li> <li>Replace “banks” with BSFIs</li> <li>Aligned terminologies and description for QR pay to refer to payment transfer transactions that use QR Code as form factor</li> <li>Activated document track changes and All Markup</li> </ul>	Version 1.1
February 6, 2019	<ul style="list-style-type: none"> <li>QR Tech Comm Meeting</li> </ul>	Version 1.2

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	<ul style="list-style-type: none"> <li>• Aligned the transaction process flows with the EMV standard flow</li> <li>• Applied the revisions that would satisfy a generic standard but still be applicable and adequate for use in both PesoNet and Instapay</li> <li>• Re-organized the QR Code details to group all Root IDs together</li> </ul>	
February 21, 2019	<ul style="list-style-type: none"> <li>• Merchant Payments Task Force Meeting</li> <li>• Applied all comments from PCHC from Version 1.2, which include: <ul style="list-style-type: none"> <li>○ Increase postal code length from 4 to 10</li> <li>○ Separate the custom Philippine Merchant Account Information details documentation from the Philippine P2P QR Code Standard. This way, the custom Merchant Account Information may be changed without having to issue the P2P QR Code Standard document.</li> </ul> </li> </ul>	Version 1.3

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## 1. Introduction

### 1.1. Scope

This document discusses the QR Code payment implementation for the BSFIs participating in the NRPS, covering the Person-to-Person (P2P) transactions.

P2P transactions will utilize the existing technology and connections of the existing Clearing Switch Operators (CSO) to enable the payment credit transfer between payor and payee accounts from the different participating BSFIs.

For purposes of this document, only the QR Standards for the Merchant/Receiver Presented Mode QR shall be discussed in detail.

While important, the standard for the QR Code Symbol is considered as out of scope of this document. Instead, refer to the ISO18004-2015 standard for the latest specifications. However, if there are key QR standard information that are pertinent to the scope of the document, these shall be raised and referenced accordingly.

### 1.2. Audience

The document is intended for the use by all participants of the Philippine NRPS ACH CSOs to guide them in the required implementation tasks and activities to support and integrate the P2P QR Code service in their respective systems.

### 1.3. Definitions, Acronyms, and Abbreviations

Below are terms and definitions that will aid in the understanding of this document:

Term	Description
<b>BSFI</b>	BSP-Supervised Financial Institution
<b>CSO</b>	Clearing Switch Operator
<b>QRC / QR Code</b>	Quick Response Code is the trademark for a type of matrix bar code containing more data. A standard QR Code format shall be defined for all participating BSFIs to support QR related transactions.
<b>QR Pay</b>	Refers to the Payment Transfer Transaction that used the QR Code as a form factor
<b>P2P</b>	Transaction between Person to Person using QR Code
<b>Sender / Payor</b>	Customers of BSFIs (Issuer) who will initiate the fund transfer to the Receiver's account from the same or different bank.

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<b>Term</b>	<b>Description</b>
<b>Receiver / Payee</b>	Customer of BSFIs (Acquirer) who will receive a fund transfer from Sender from the same or different bank.
<b>Merchant</b>	Customer of BSFIs (Acquirer) who will receive a payment from Sender from the same or different bank. Can also be called a Receiver.
<b>Users, Consumers, Clients</b>	Customer of BSFIs. Can either be a Sender, Receiver, or Merchant when discussing a specific role.
<b>Participant's Mobile App</b>	Mobile application owned by BSFIs for their customers. May or may not currently have the functionality to process QR Codes.
<b>Merchant Portal</b>	A proposed site for merchants without mobile apps to track and receive notifications from payments
<b>API</b>	Application Program Interface
<b>ECI</b>	Extended Channel Interpretation; data format representation mode used for non-ANSI characters used in QR Code
<b>N</b>	Numeric value, consist of 1,2,3,4,5,6,7,8,9,0
<b>A</b>	Alphabet value, consist of a-z and A-Z
<b>AN</b>	Combination of Alphabet and Numeric value
<b>ANS</b>	Combination of Alphabet, Numeric, and Special Characters
<b>S</b>	String value
<b>M</b>	Mandatory, a variable required to be present
<b>O</b>	Optional, a variable not required to be present
<b>C</b>	Conditional, a variable that may be required when conditions are met

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## 1.4. Sender & Receiver Pre-Requisites for P2P QR Code

### 1.4.1. Payee or “Merchant” Registration/On-boarding

It is up to the Receiving Participant to register and on-board Individual Payees, provide the necessary “merchant information” or details needed for the QR code encoding and generate the associated QR Code symbol for the Payee.

### 1.4.2. Participant Responsibilities as a “Sender”

- ❖ Allow the customers to:
  - Scan QR Codes of Payees using the Participant’s Mobile App
    - Mobile phone camera with auto-focus function shall be required to properly read QR codes. In practice, QR Codes are best scanned through an autofocus camera with at least 5-megapixel or higher resolution.
    - As a standard, QR Code Readers support data recovery of up to 512 characters.
    - QR Code symbols must comply with the standards as defined in ISO 18004: 2015.
  - Review the QR information, confirm and submit all details needed to initiate the payment transaction request.
    - For static QR, the payment amount needs to be entered by the consumer.
    - In the Dynamic QR, the payment amount is part of the QR code information that was read by the application.
- ❖ Process the debit and credit payment request sent by the mobile application
  - It is up to the Sender system to do the transaction authentication and apply the necessary security measures to ensure that the

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credit request can be processed by the corresponding Payment Network

- Log transaction disposition for the credit payment request
- ❖ Notify consumer/application user of the transaction result. Aside from the mobile application, the Sender may employ other means or channel available to notify the consumer.

#### 1.4.3. Payor/Sender Data Processing

The Payor Financial Institution (The Sender) shall be responsible for securing the integrity and accuracy of the data received from the mobile application from the QR Code reader.

The following information must be considered at all times by the Sender:

- Ensure the sufficiency of funds from the payor before requesting for credit payment
- Format and construct the required message to the Payment Network, indicating QR Code as the form factor used to initiate the transaction and providing the required values expected by the Payment Network

#### 1.4.4. Participant Responsibilities as a “Receiver”

- ❖ Generate QR Codes for its Payees and provide them with a means to display or present their assigned QR Code to the Payors
- The QR Codes generated and presented must be compliant with the ISO18004:2015 standard. While, the QR Code symbol specifications is not part of this QR Code data standards document, following are some key details for the appreciation of the QR Code generators:
  - In practice, a lower level of error correction may be used when presenting QR Codes via the mobile screen so as not to invariably affect the density of the QR Code. A good rule of thumb to follow is to present a QR code display of at least 1.2 x 1.2 inches in size or 115 x 115 pixels. Increase the size depending on the amount of data being encoded and anticipated scanning distance.
  - QR Code shall have a contrasting color from the background and border. White shall be used as the background color. A quiet zone of at least 4 square modules on all sides must surround the QR Code symbol.
  - It is recommended that the Receiver apply sufficient security measures to prevent and arrest any QR code fraud and



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spoofing in order to protect both the payor and the payee from spurious individuals.

- Receivers can provide their Payees with a mobile application to present their QR Code to Payors. If an in-app real-time generation of a QR Code is not supported, a pre-generated QR Code may also be printed for the Payee to display or present for payment initiation.
- ❖ If Payee credit notification is to be supported, this can be done via mobile app notification or via other push or pull notification methods, i.e. transaction or balance inquiry, SMS notification, etc.

## 1.5. Fee Structure and Sharing

Fees to be charged for the service shall follow the pricing principles embedded in Circular 980. A proposal for Price Sharing structure will be raised to the PPMI Board.

## 2. QR Code Processing

### 2.1. High Level Process Flow Diagram

The diagram below depicts the typical Merchant/Receiver Presented Mode Transaction flow implementation:

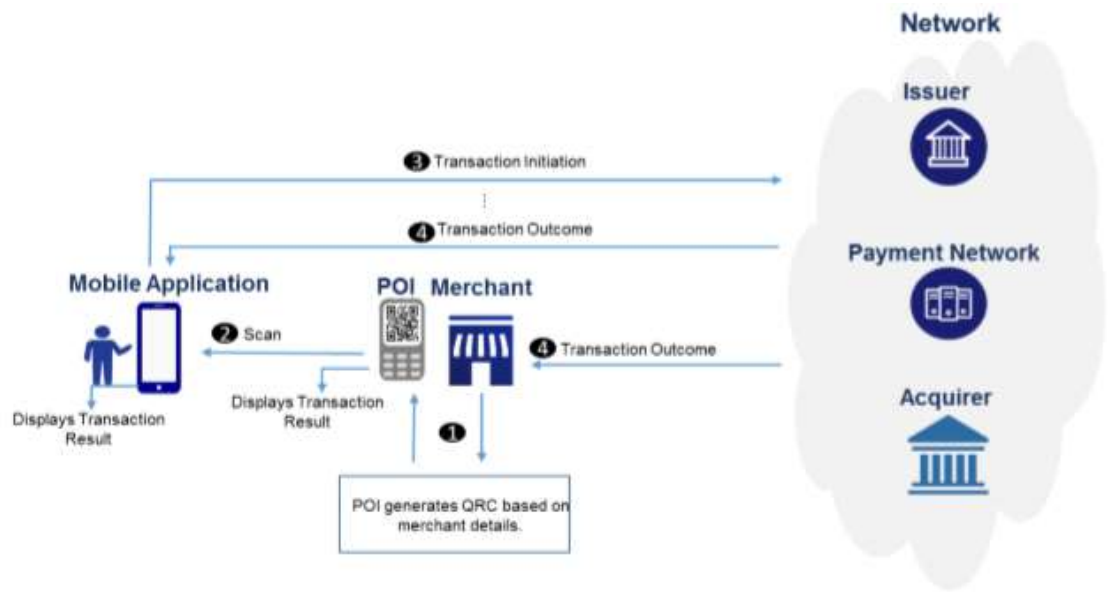


Figure 1 EMVCO Merchant Presented Mode Transaction Flow

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*Flow Description:*<sup>1</sup>

1. *Merchant/Receiver generates and displays QR Code based on Payee details*
2. *Consumer scans QR Code using a mobile application to initiate the transaction*
3. *Mobile application sends the transaction to the Network*
4. *The Network processes the transaction and informs the Consumer (Payor), and if applicable, the Payee (Receiver) of the transaction outcome*

## 2.2. QR Code Message Format

To ensure inter-operability and wide compatibility across all participating BSFIs, a QR Codes standard was defined, indicating the common detail format that must be followed for generating, reading and processing QR Codes. The defined standard is based on the EMV QR Code Specification for Payment Systems (EMV QRCPS) – Merchant Presented Mode and it complies with the following key considerations:

- Only Byte Mode shall be used as the encoding protocol (alphanumeric mode, numeric mode, Kanji, Structured Append and FCN1 modes shall not be used and supported)
- Conversion of a character to binary uses the UTF-8 encoding (Unicode), which may require up to 4-bytes of converted data for precomposed characters. EMV recommends that precomposed characters maintain consistent character length for cross-platform compatibility.
- If QR Code contain characters outside of ANS (alphanumeric special), it must include an ECI mode indicator and ECI designator, where, the latter includes the binary representation of an ECI assignment number equal to 000026, to indicate UTF-8 encoding
- CRC definitions shall follow ISO/IEC 13239 using the following:
  - Polynomial '1021' (hex) and initial value 'FFFF' (hex)
  - Covers all data objects to be included in the QR Code, including their ID, length and value, in their respective order. It shall also include the ID and length of the CRC field itself (value is excluded).
  - Resulting 2-byte hexadecimal value of the calculated checksum shall be encoded as a 4-character alphanumeric special value

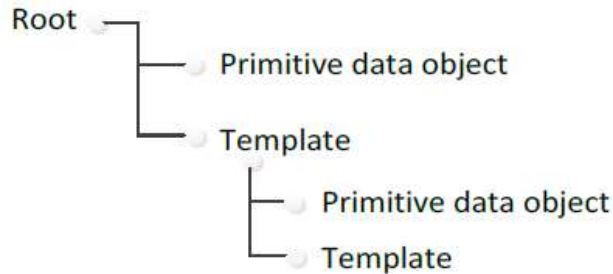
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<sup>1</sup> Lifted from the EMV QR Code Specification for Payment Systems (EMV QRCPS) Merchant Presented Mode ver 1.0, July 2017

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### 2.2.1. QR Code Message Standard

In the QR Code, the data objects are organized in a tree-like structure, under the root. A data object may be a primitive data object or a template. A template may include other templates and primitive data objects inside them as seen in the diagram below.



As seen below in Figure 2.1.1.1, **Payload Format Indicator** & **Point of Initiation Method** are Primitive data objects. While **Merchant Account Information** is a template and fields under Figure 2.1.1.2 are its Primitive data object.

#### 2.2.1.1. QR Code Message Format: Root

Name	ID	Format	Length	Fixed Length	Presence	Description
Payload Format Indicator	00	N	2..2	Y	M	"01"; Must always be the first data object
Point of Initiation Method	01	N	2..2	Y	M	"11" – Static QR Code: Same QR for multiple transaction. "12" – Dynamic QR Code: Unique QR for every transaction
Merchant Account Information (Payment Network-Specific Template)	02-51	ANS	1..99	N	M	Merchant details for each supported Payment Network  At least one (1) Merchant Account Information data object must be present  Root ID 02-25 has been reserved for specific EMVCo Networks  Root ID 26-51 are reserved for additional payment networks, such as domestic networks  For the Philippine scene, PPMI shall be maintaining the domestic usage of the reserved IDs. ID 27 has been reserved for Philippine P2P
Merchant Category Code	52	N	4..4	Y	M	As defined in ISO18245, PPMI-assigned

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Name	ID	Format	Length	Fixed Length	Presence	Description
Transaction Currency Code	53	N	3..3	Y	M	As defined in ISO4217 Use "608" for Philippine Peso
Transaction Amount	54	ANS, limited to numeric digits and a single decimal point	0..13	N	C	This is absent if the customer is required to input the amount. Otherwise, this field is present.  The amount value is expressed in normal decimal notation.  Example: <i>One hundred pesos is 100.00; Two Hundred pesos and 45 centavos is 200.45</i>
Tip or Convenience Indicator	55	N	2..2	Y	O	"01": Indicates that Consumer should be prompted to enter a Tip to be paid to the merchant  "02": Indicates a mandatory charging of a flat convenience fee value by the merchant. Expects ID "56" to be present.  "03": Indicates that the merchant would charge a percentage convenience fee value. Expects ID "57" to be present.
Value of Convenience Fee Fixed	56	ANS, limited to numeric digits and a single decimal point	0..13	N	C	The Value of Convenience Fee Fixed must be present if data object ID "55" is present with a value of "02". Otherwise this data object must be absent.  Example: <i>Amount is "100.00" or "99.85"</i>  <i>Note: 0 is not a valid value</i>
Value of Convenience Fee Percentage	57	ANS, limited to numeric digits and a single decimal point	0..5	N	C	The Value of Convenience Fee Percentage must be present if the data object ID "55" is present with a value of "03". Otherwise this data object must be absent.  Example: <i>0.03 means the convenience fee percentage is 0.03% of the transaction amount. Minimum limit is 0.01 while the maximum limit is 99.99.</i>
Country Code	58	ANS	2..2	Y	M	As defined by ISO3166 Use "PH" for the Philippines
Merchant Name	59	ANS	1..25	N	M	Name or Alias of Merchant

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Name	ID	Format	Length	Fixed Length	Presence	Description
Merchant City	60	ANS	1..15	N	M	City Location of Merchant
Postal Code	61	ANS	4..10	N	O	For the Philippines, this is 4 char numeric code (from PhilPost)
Additional Data Field Template	62	S	1..99	N	O	Additional information beyond that mentioned above may be required in certain cases. This information may be either presented by the merchant or Acquirer or the consumer may be prompted for entry on the app. For consumer prompt, the value field of Tag would be 3 asterisks i.e. ***. The acquirer / merchant should provide only minimum information in order to avoid making the size of data onerous. The length of each tag is variable up to 26 characters and overall it is not to exceed the maximum of 99 characters for the total size of the Additional Data Field.  Please see “ <b>Root ID 62</b> ” below.
Merchant Information – Language Template	64	S	1..99	N	O	The Merchant Information—Language Template includes merchant information in an alternate language and may use a character set different from the Common Character Set.  If the ID “64” is present, the Language Preference (ID “00”) and Merchant Name (ID “01”) must be present  Please see “ <b>Root ID 64</b> ” below
Cyclic Redundancy Check	63	ANS	4..4	Y	M	Must always be the last Data Object  Computed as per ISO/IEC 13239 using polynomial ‘1021’ (hex) and initial value of ‘FFFF’ (hex). Data to be computed shall cover all data objects, including their ID, length and value, in their respective order, including the ID and Length of the CRC itself (but excluding its value)

**\*Note:** IDs and Length Indicator are always two digits.

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**\*\*Note:** Template that have up to 99 length are counted using the total count of their sub primitive data object length and not the max value of 99.

#### 2.2.1.1. Merchant Account Information: IDs “26 to “51” Template

Name	ID	Format	Length	Fixed Length	Presence	Description
Globally Unique Identifier	00	ANS	1..32	N	M	An identifier that sets the context of the data that follows. Value may be: <ul style="list-style-type: none"> <li>an Application Identifier (AID)</li> <li>a UUID without the hyphen (-) separators</li> <li>a reverse domain name</li> </ul>
Payment Network Specific	01 to 99	S		N	O	Association of data objects to IDs and the type of data object is specific to the Globally Unique Identifier

Being mandatory, the QR Code must have at least one Merchant Account Information template defined. It is up to the Globally Unique Identifier's institution to define the specific data objects that should be part of the template.

PPMI shall maintain and manage the assignment of the Merchant Account Information IDs as may be required and used by the different Payment Networks in the Philippines. For P2P QR Codes, ID 27 has been reserved. The P2P details are discussed and detailed in the Philippine QR Code Merchant Information Standard.

#### 2.2.1.2. QR Code Message Format: ID 62 (Optional) Template Data Objects

Name	ID	Format	Length	Fixed Length	Presence	Description
Bill Number	01	ANS	1..25	N	C	Invoice number of bill number
Mobile Number	02	ANS	3..3	Y	O	*** The mobile app should supply the number of the mobile phone used to scan the QR code
Store Label	03	ANS	0..15	N	O	A distinctive number associated to a store of merchant
Loyalty Number	04	ANS	3..3	Y	O	*** The mobile app should get or plug-in the loyalty card number of the customer
Reference Label	05	ANS	1..25	Y	C	Any value as defined by the merchant or Acquirer/Receiver in order to identify the transaction.

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						<i>Note: This is present if ID 62 is enabled and it is required by the specific Payment Network that will process the transaction QR Processing Code</i>
Customer Label	06	ANS	3..3	Y	O	*** Mobile app to Identify Specific Consumer
Terminal Label	07	ANS	8..8	Y	M	Specific Terminal Identifier
Purpose of Transaction	08	ANS	3..3	Y	O	*** Mobile App or Issuer to provide the consumer's purpose for the payment
Additional Consumer Data Request	09	ANS	0..3	N	O	If present, shall contain any combination of: "A" – Address of the consumer "M" – Mobile number of the consumer; and/or "E" – Email address of the consumer There shall only be a single instance of each of these characters
Payment System Specific	50 – 99	S	Var.	N	O	Reserved for Future Use (RFU) for Payment Network

#### 2.2.1.3. QR Code Message Format: ID 64 (Optional) Template Data Objects

Name	ID	Format	Length	Fixed Length	Presence	Description
Language Preference	00	ANS	2..2	Y	M	Language code. Example "PH" – Philippines
Merchant Name – Alternate Language	01	S	1..25	N	M	Name of Merchant in a language that uses a different character set.
Merchant City – Alternate Language	02	S	0..25	N	O	City location of Merchant in a language that uses a different character set.

#### 2.2.2. Sample QR Code Message

##### Root

Name	ID	Input character	Meaning
Payload Format Indicator	00	"000201"	ID "00", Length "02", Value "01" - Version
Point of Initiation Method	01	"010211"	ID "01", Length "02", Value "11" - Static QR Code

##### Template ID 27

Name	ID	Input Character	Meaning
Merchant Account Information	27	"2778"	ID "27" P2P, Length "78"
Payment System Unique ID	27 – 00	"0012com.p2pqrpay"	ID "27-00", Length "12", value "com.p2pqrpay"
Acquirer ID	27 – 01	"01040053"	ID "27-01", Length "04", Value "0053" – BDO

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Payment Type	27 – 02	“020899960300”	ID “27-02”, Length “08”, Value “99960300” – InstaPay QR
Merchant ID	27 – 03	“0315998001234567890”	ID “27-03”, Length “15”, Value “998001234567890”
Merchant Credit Account	27 – 04	“04195300456987135246321”	ID “27-04”, Length “19”, Value “5300456987135246321” - Account Map/Index

#### Root – Additional Data

Name	ID	Input character	Meaning
Merchant Category Code	52	“52046016”	ID “52”, Length “04”, Value “6016”
Transaction Currency Code	53	“5303608”	ID “53”, Length “03”, Value “608”
Country Code	58	“5802PH”	ID “58”, Length “02”, value “PH”
Merchant Name	59	“5912JUANDELACRUZ”	ID “59”, Length “12”, Value “JUANDELACRUZ”
Merchant City	60	“6011Mandaluyong”	ID “60”, Length “11”, Value “MANDALUYONG”
Additional Data Field	62	“6217”	ID “62”, Length “17”, Value – all below under 62.
Reference Label	62 – 05	“0506211000”	ID “62-05”, Length “06”, Value “211000” - QR Code
Purpose transaction	62 – 08	“0803****”	ID “62-08”, Length “03”, Value “****” - Mobile to get entry from Consumer
<b>Cyclic Redundancy Check</b>	63	“6304”	ID “63”, Length “04”, Value to be computed and added below



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DOCUMENT CODE <b>P2P_QR_CODE_STANDARD</b>	TITLE OF MANUAL <b>P2P QR Code Standard</b>	ISSUED BY	PAGE <b>17 of 18</b>

**Raw String:**

00020101021127780012com.p2pqrpay0104005302089996030003159980012345678900419530  
04569871352463215204601653036085802PH5912JUANDELACRUZ6011Mandaluyong621705  
062110000803\*\*\*6304

IDs are in color **Green**.

Lengths are in color **Orange**.

Values are in color **Blue**.

**Note:** Use 0x1021 as polynomial and initial value of 0xFFFF for computing the CRC

**CRC Value of Raw String:** **9DF8**

**Complete QR Code String:**

00020101021127780012com.p2pqrpay0104005302089996030003159980012345678900419530  
04569871352463215204601653036085802PH5912JUANDELACRUZ6011Mandaluyong621705  
062110000803\*\*\*63049DF8

**QR Code Value:**



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