ABSTRACT

PAYMENT METHODS AND SYSTEMS BY SCANNING QR CODES ALREADY PRESENT IN A USER DEVICE

Embodiments provide methods and systems for reading a Quick Response (QR) code displayed in a user device of a user for facilitating a payment transaction. The method includes facilitating display of the QR code on a display screen of the user device. The QR code includes at least a payment related information for a payment transaction. The method also includes initializing a QR capture mode in the user device for capturing the QR code using a capture overlay frame. The method includes reading the QR code within the capture overlay frame to extract the payment related information. The method further includes facilitating the payment transaction based at least on the payment related information extracted by reading the QR code.

FIG. 10A