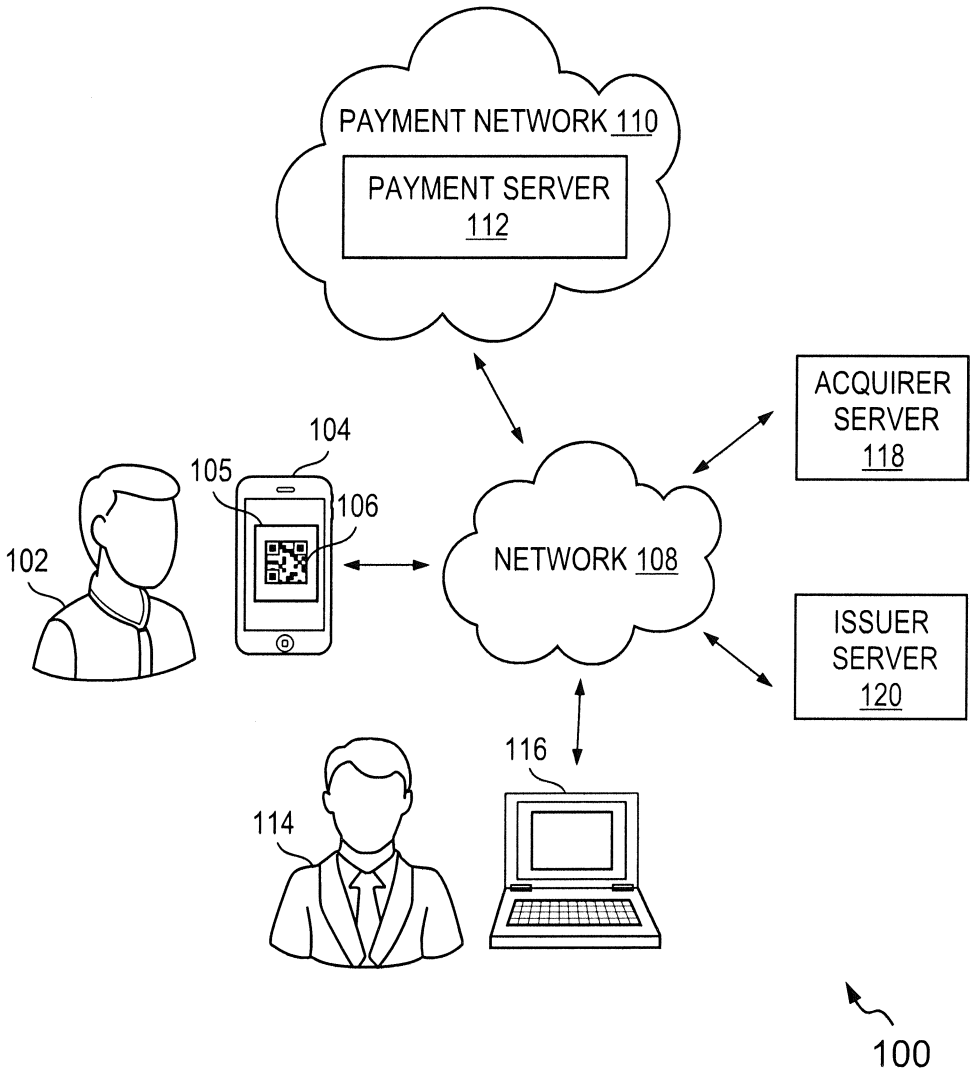

PAYMENT NETWORK 110
PAYMENT SERVER 112
ACQUIRER SERVER 118
ISSUER SERVER 120
NETWORK 108
102
104
105
106
114
116
100

FIG. 1

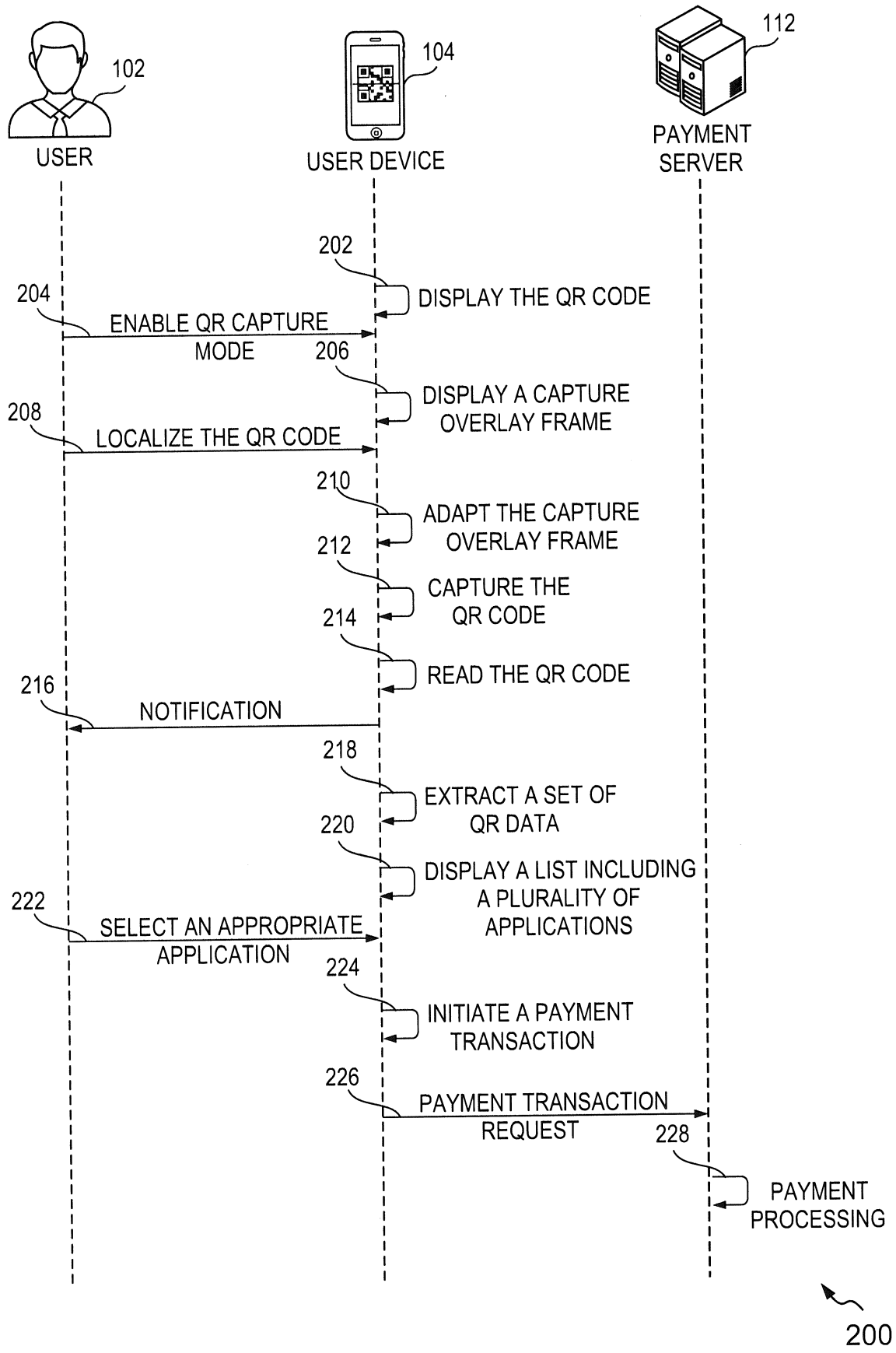

102
USER
104
USER DEVICE
112
PAYMENT SERVER
202
DISPLAY THE QR CODE
204
ENABLE QR CAPTURE MODE
206
DISPLAY A CAPTURE OVERLAY FRAME
208
LOCALIZE THE QR CODE
210
ADAPT THE CAPTURE OVERLAY FRAME
212
CAPTURE THE QR CODE
214
READ THE QR CODE
216
NOTIFICATION
218
EXTRACT A SET OF QR DATA
220
DISPLAY A LIST INCLUDING A PLURALITY OF APPLICATIONS
222
SELECT AN APPROPRIATE APPLICATION
224
INITIATE A PAYMENT TRANSACTION
226
PAYMENT TRANSACTION REQUEST
228
PAYMENT PROCESSING
200

FIG. 2A

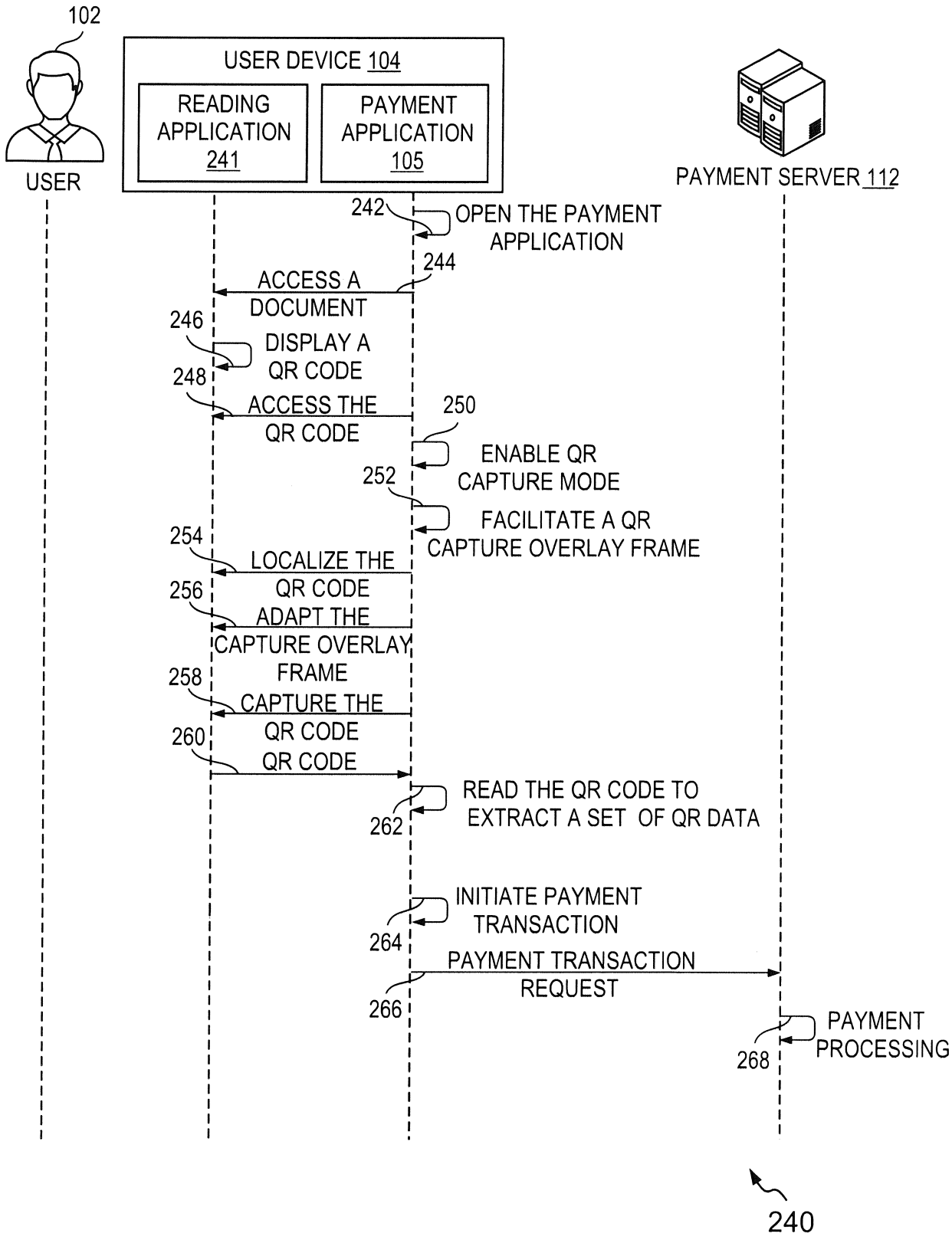

102
USER
USER DEVICE 104
READING APPLICATION 241
PAYMENT APPLICATION 105
PAYMENT SERVER 112
242
OPEN THE PAYMENT APPLICATION
244
ACCESS A DOCUMENT
246
DISPLAY A QR CODE
248
ACCESS THE QR CODE
250
ENABLE QR CAPTURE MODE
252
FACILITATE A QR CAPTURE OVERLAY FRAME
254
LOCALIZE THE QR CODE
256
ADAPT THE CAPTURE OVERLAY FRAME
258
CAPTURE THE QR CODE
260
QR CODE
READ THE QR CODE TO EXTRACT A SET OF QR DATA
262
INITIATE PAYMENT TRANSACTION
264
PAYMENT TRANSACTION REQUEST
266
PAYMENT PROCESSING
268
240

FIG. 2B

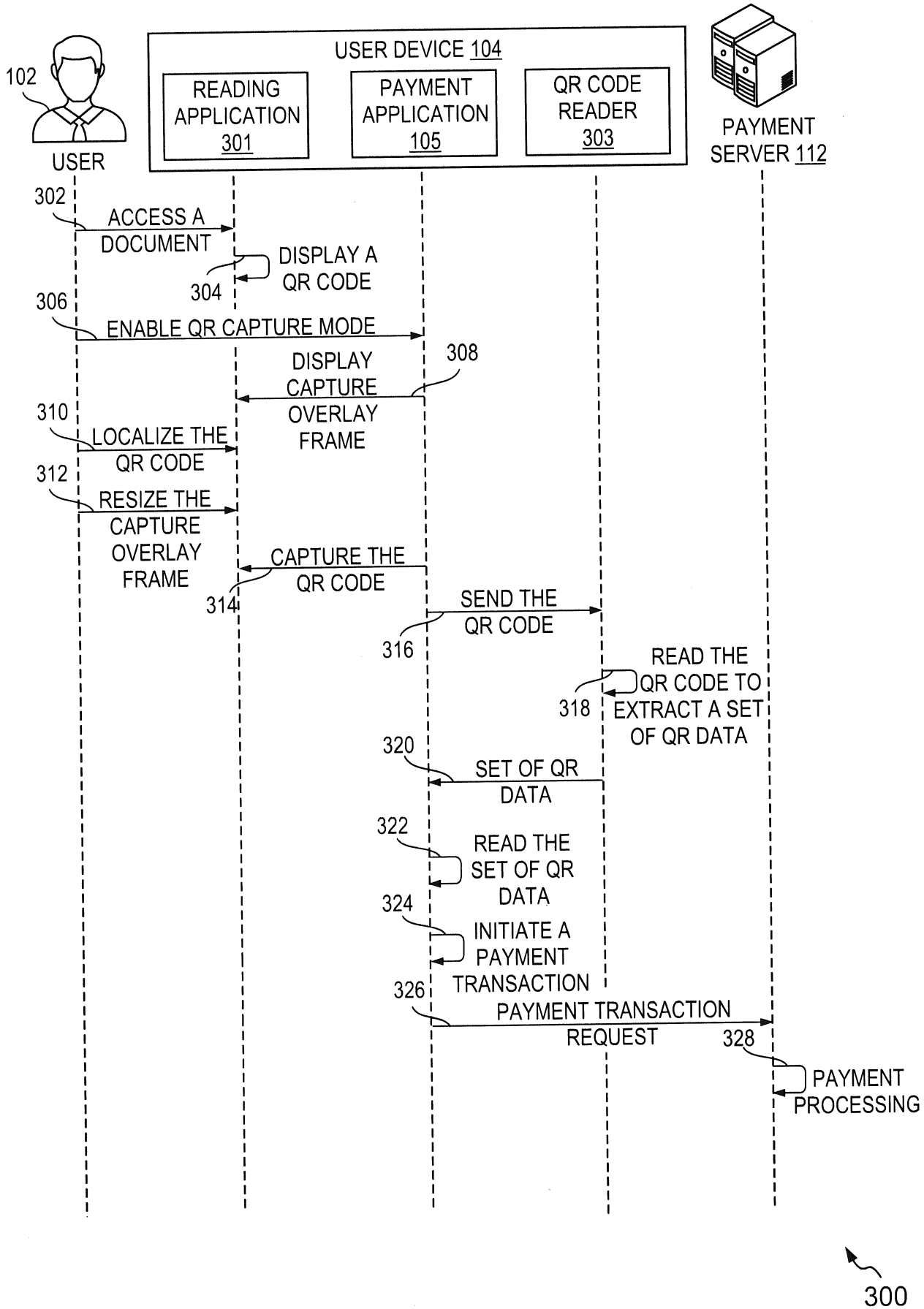

USER DEVICE 104
READING APPLICATION 301
PAYMENT APPLICATION 105
QR CODE READER 303
102
USER
PAYMENT SERVER 112
302
ACCESS A DOCUMENT
DISPLAY A QR CODE
304
306
ENABLE QR CAPTURE MODE
308
DISPLAY CAPTURE OVERLAY FRAME
310
LOCALIZE THE QR CODE
312
RESIZE THE CAPTURE OVERLAY FRAME
CAPTURE THE QR CODE
314
SEND THE QR CODE
316
READ THE QR CODE TO EXTRACT A SET OF QR DATA
318
320
SET OF QR DATA
322
READ THE SET OF QR DATA
324
INITIATE A PAYMENT TRANSACTION
326
PAYMENT TRANSACTION REQUEST
328
PAYMENT PROCESSING
300

FIG. 3A

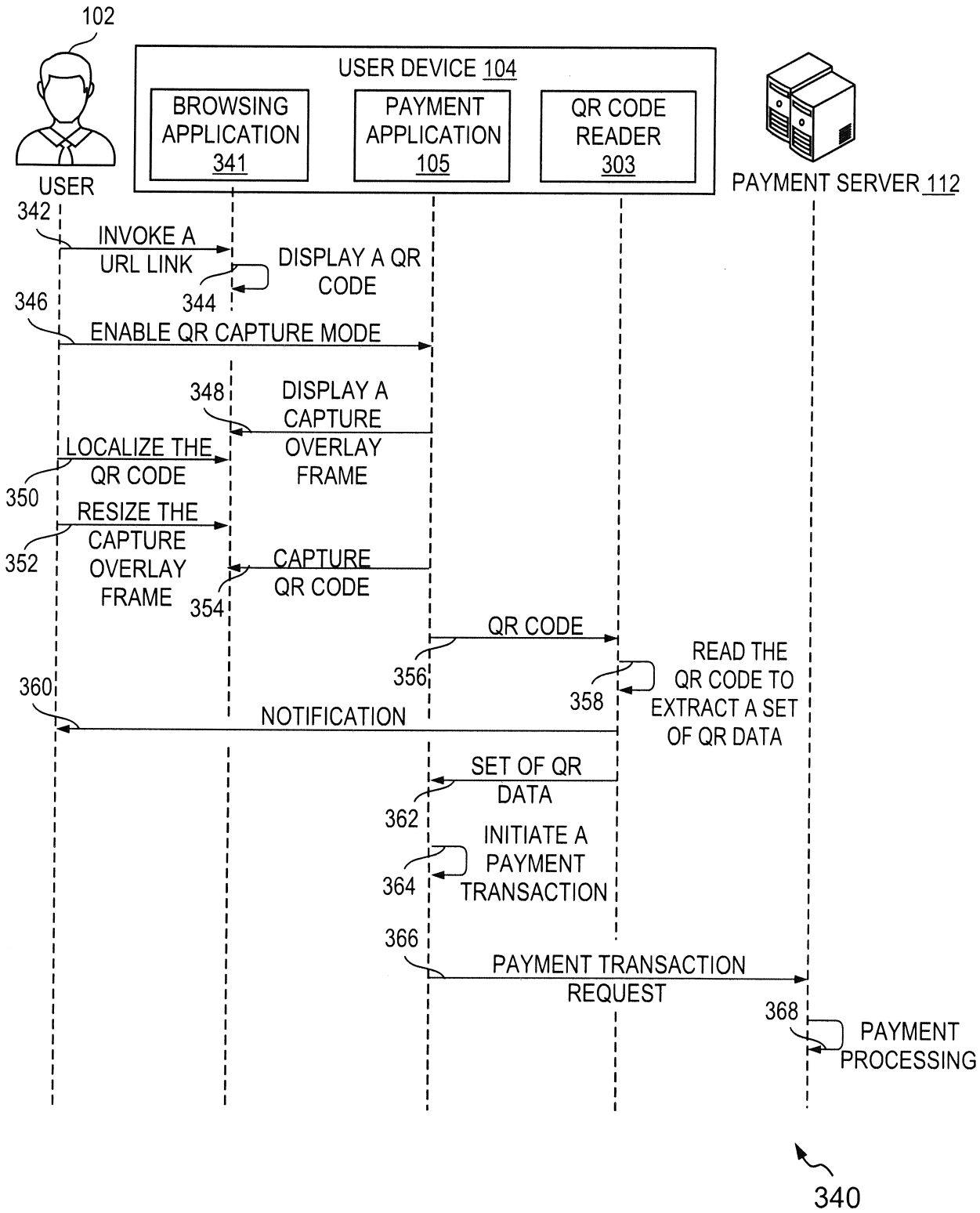

102
USER
USER DEVICE 104
BROWSING APPLICATION 341
PAYMENT APPLICATION 105
QR CODE READER 303
PAYMENT SERVER 112
342
INVOKE A URL LINK
DISPLAY A QR CODE
344
346
ENABLE QR CAPTURE MODE
348
DISPLAY A CAPTURE OVERLAY FRAME
LOCALIZE THE QR CODE
350
RESIZE THE CAPTURE OVERLAY FRAME
352
CAPTURE QR CODE
354
QR CODE
356
READ THE QR CODE TO EXTRACT A SET OF QR DATA
358
360
NOTIFICATION
SET OF QR DATA
362
INITIATE A PAYMENT TRANSACTION
364
366
PAYMENT TRANSACTION REQUEST
368
PAYMENT PROCESSING
340

FIG. 3B

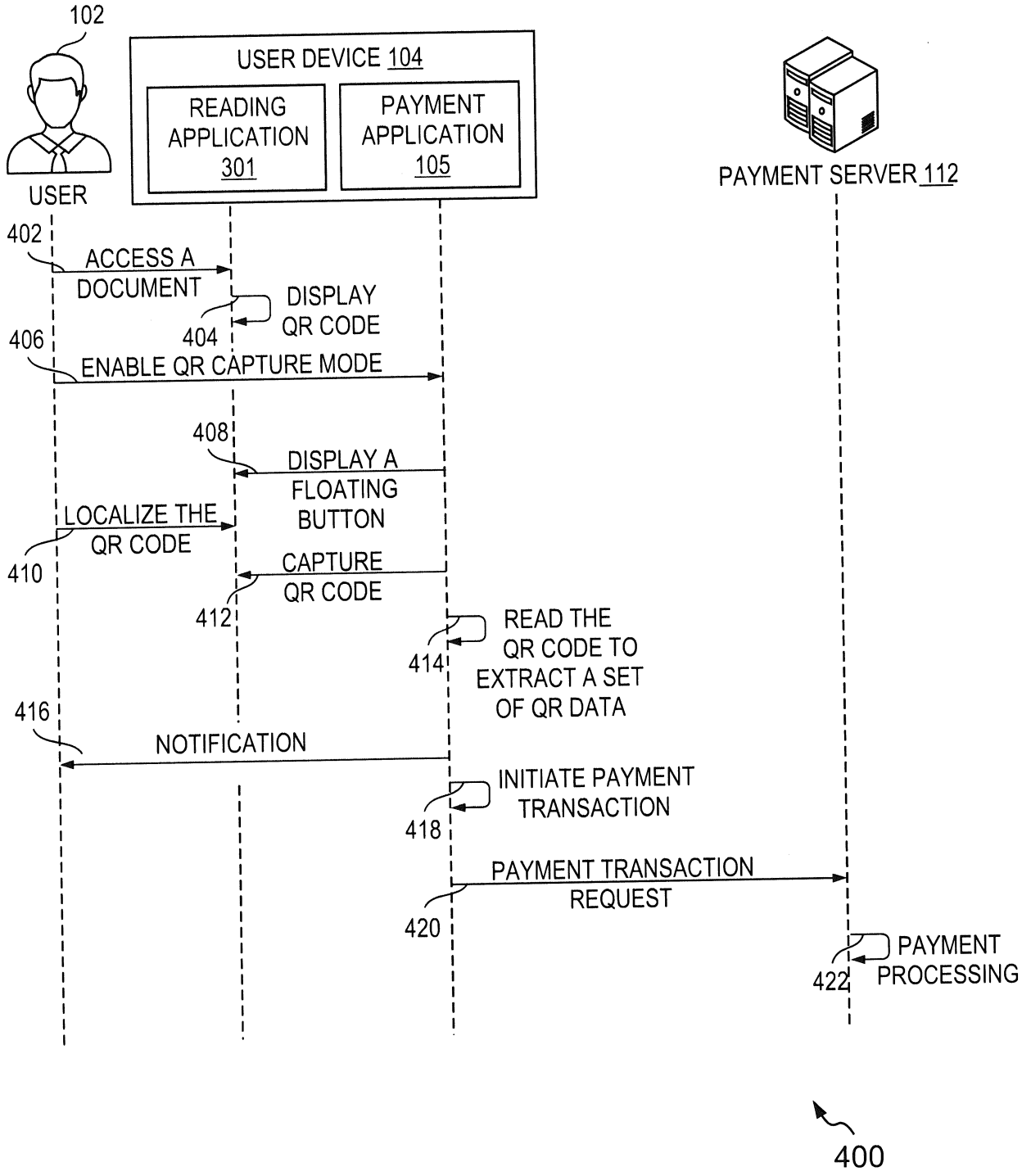

102
USER
USER DEVICE 104
READING APPLICATION 301
PAYMENT APPLICATION 105
PAYMENT SERVER 112
402
ACCESS A DOCUMENT
404
DISPLAY QR CODE
406
ENABLE QR CAPTURE MODE
408
DISPLAY A FLOATING BUTTON
410
LOCALIZE THE QR CODE
412
CAPTURE QR CODE
414
READ THE QR CODE TO EXTRACT A SET OF QR DATA
416
NOTIFICATION
418
INITIATE PAYMENT TRANSACTION
420
PAYMENT TRANSACTION REQUEST
422
PAYMENT PROCESSING
400

FIG. 4A

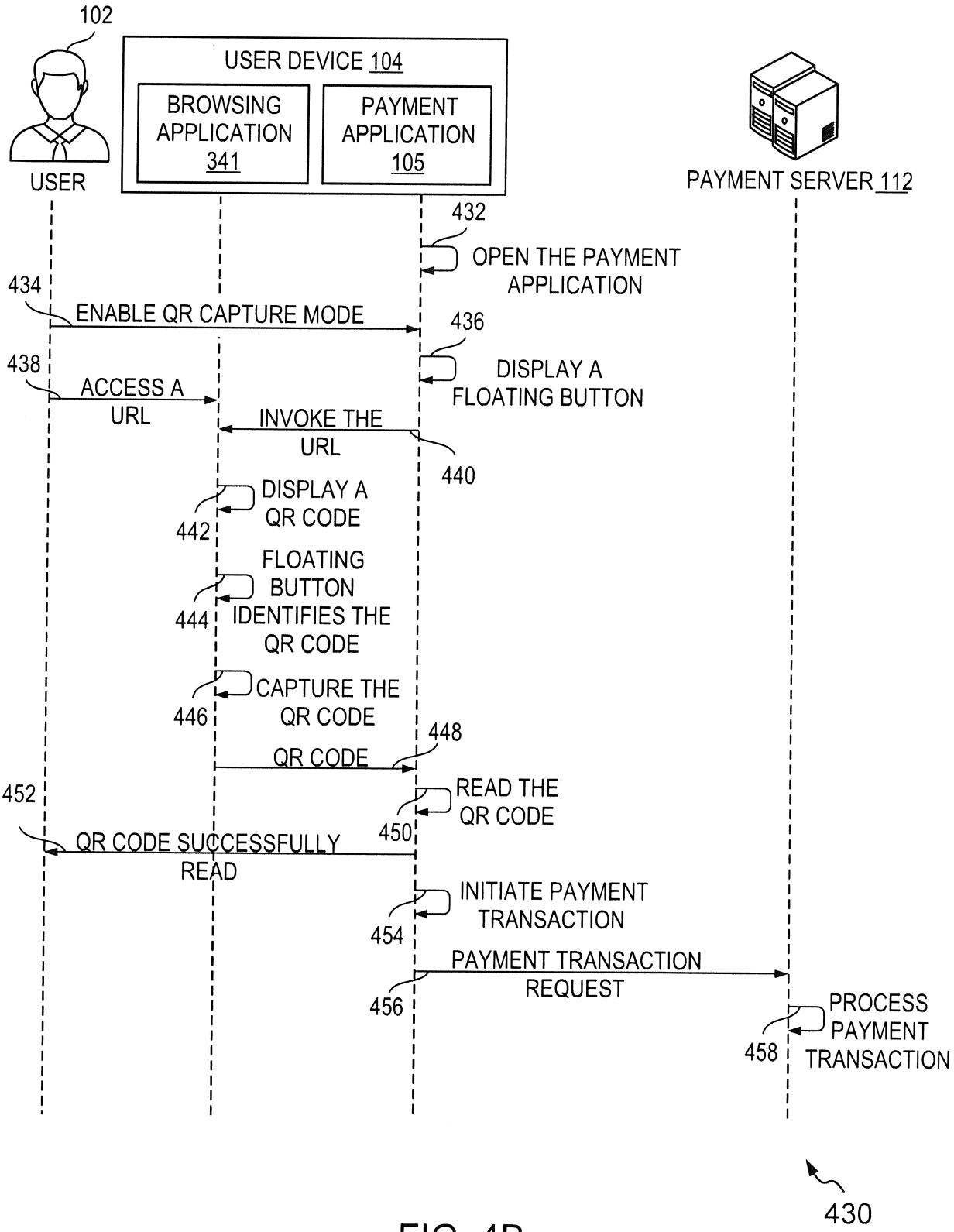

102
USER
USER DEVICE 104
BROWSING APPLICATION 341
PAYMENT APPLICATION 105
PAYMENT SERVER 112
432
OPEN THE PAYMENT APPLICATION
434
ENABLE QR CAPTURE MODE
436
DISPLAY A FLOATING BUTTON
438
ACCESS A URL
INVOKE THE URL
440
DISPLAY A QR CODE
442
FLOATING BUTTON IDENTIFIES THE QR CODE
444
CAPTURE THE QR CODE
446
448
QR CODE
READ THE QR CODE
450
452
QR CODE SUCCESSFULLY READ
INITIATE PAYMENT TRANSACTION
454
PAYMENT TRANSACTION REQUEST
456
PROCESS PAYMENT TRANSACTION
458
430

FIG. 4B

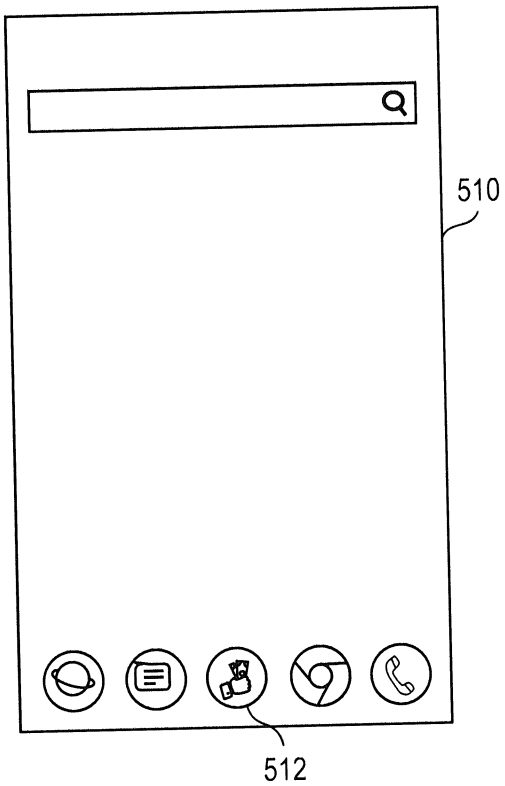


FIG. 5A

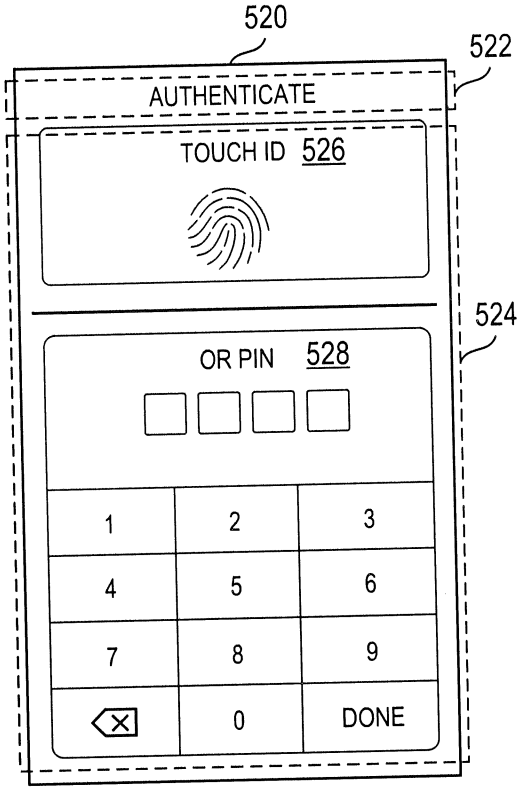


FIG. 5B

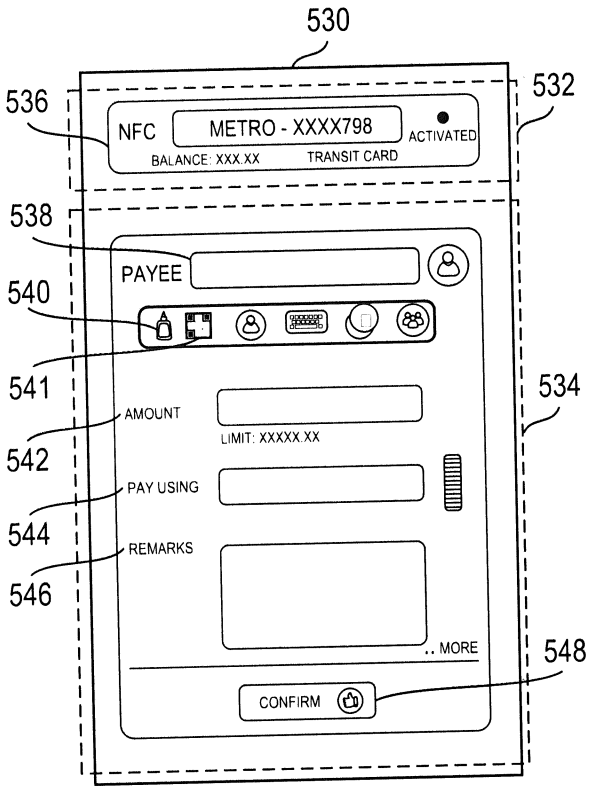


FIG. 5C

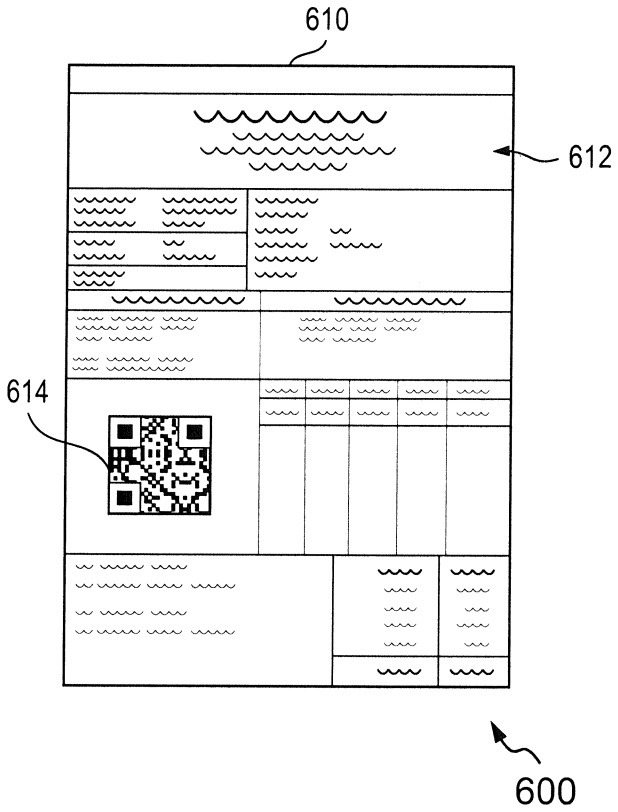


FIG. 6A

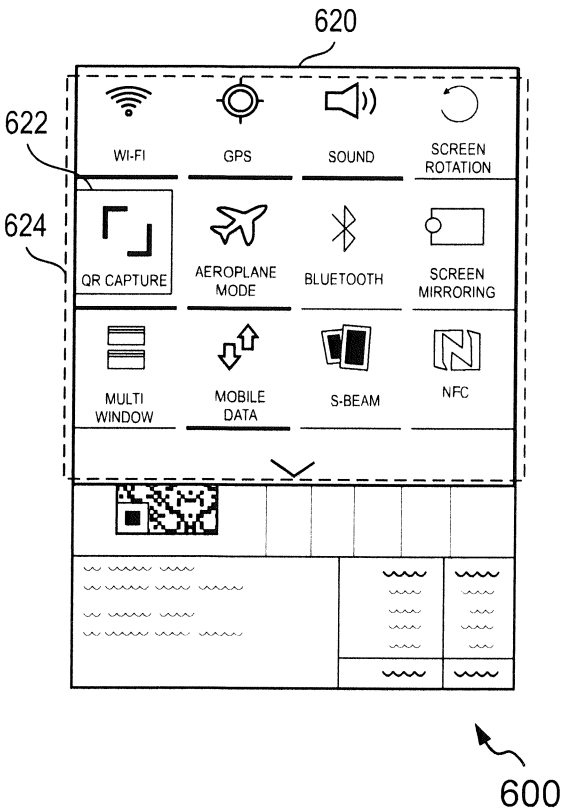


FIG. 6B

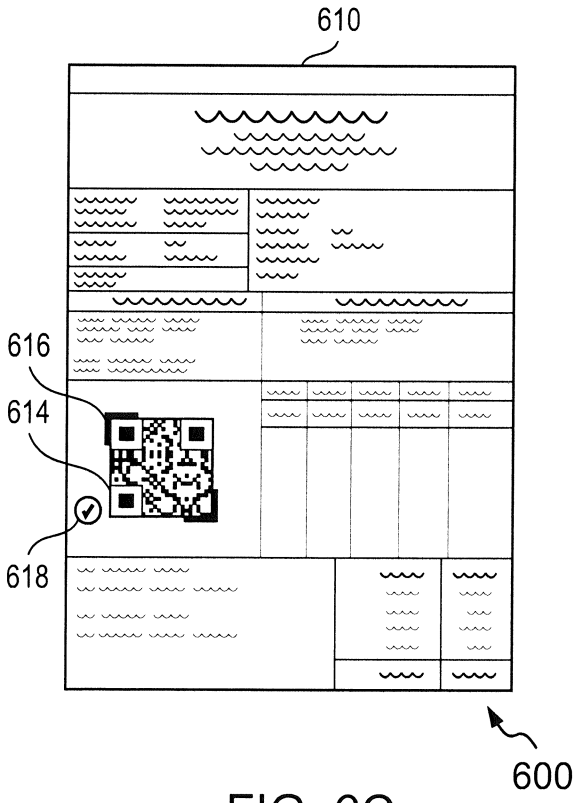


FIG. 6C

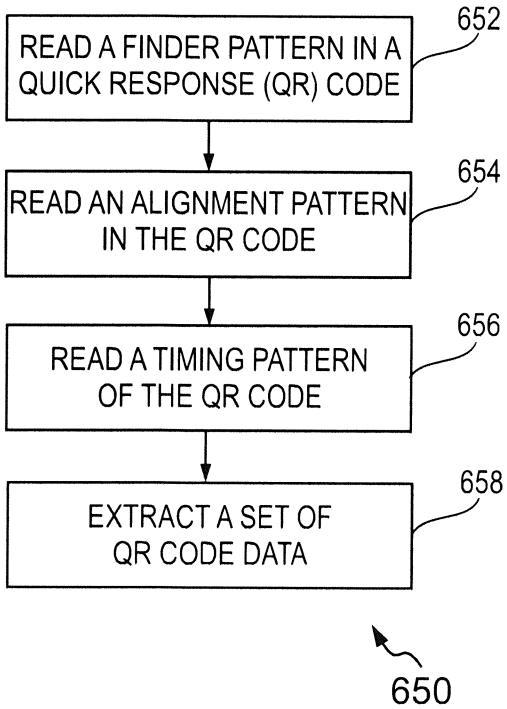


FIG. 6D

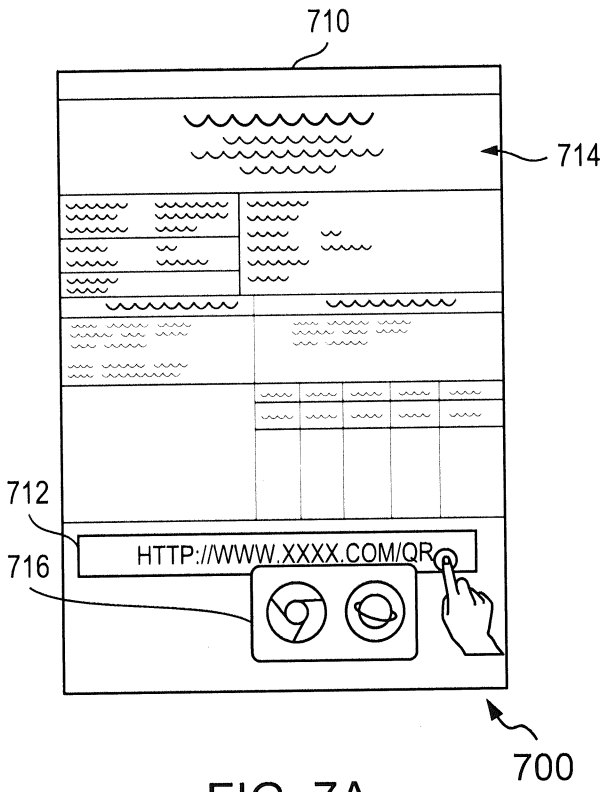


FIG. 7A

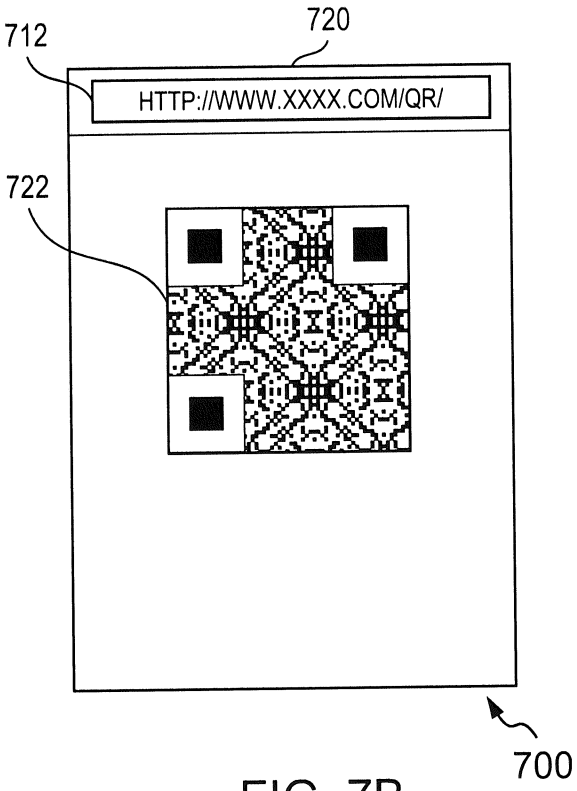


FIG. 7B

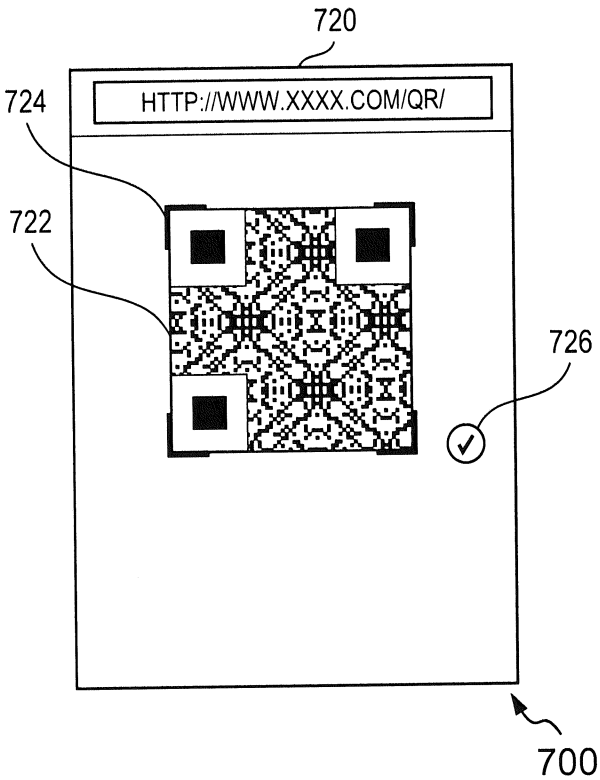


FIG. 7C

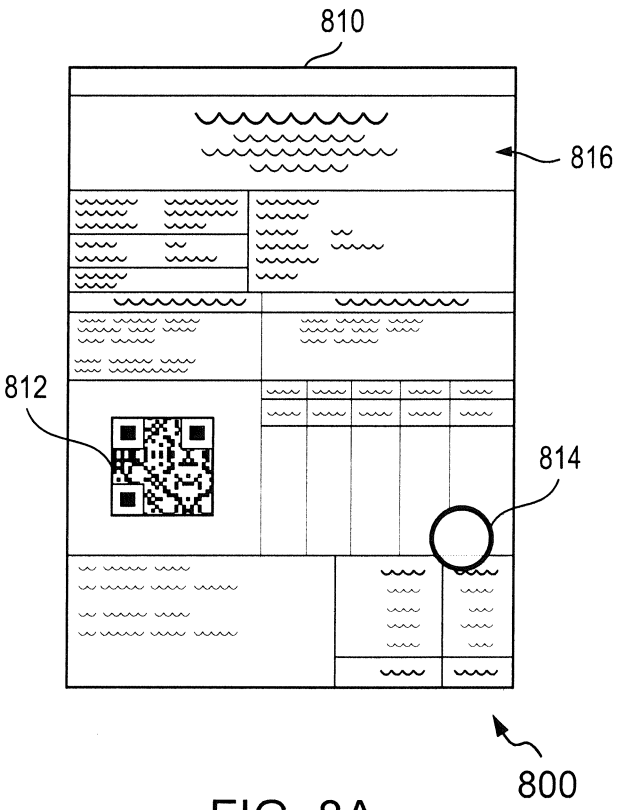


FIG. 8A

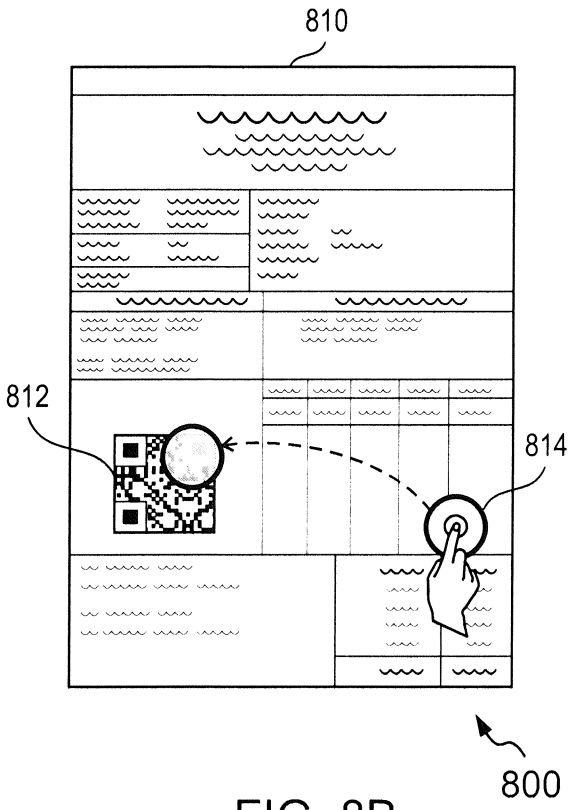


FIG. 8B

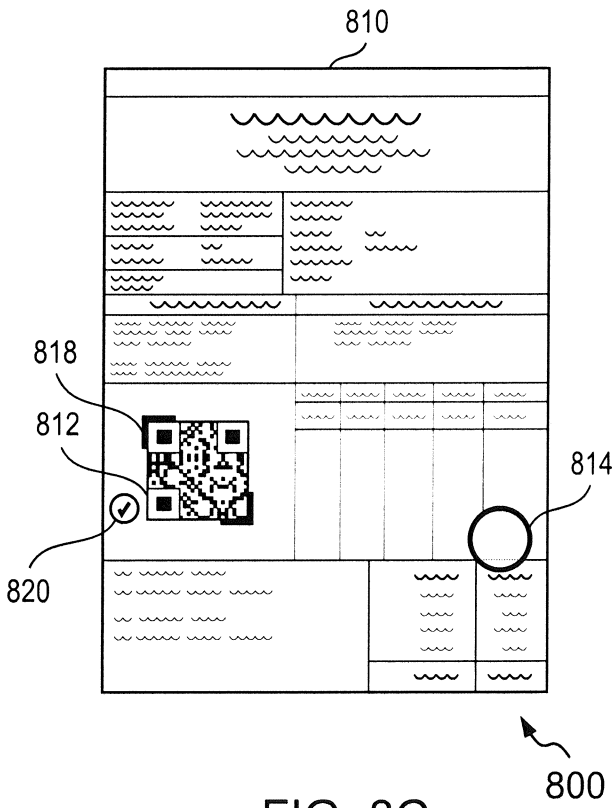


FIG. 8C

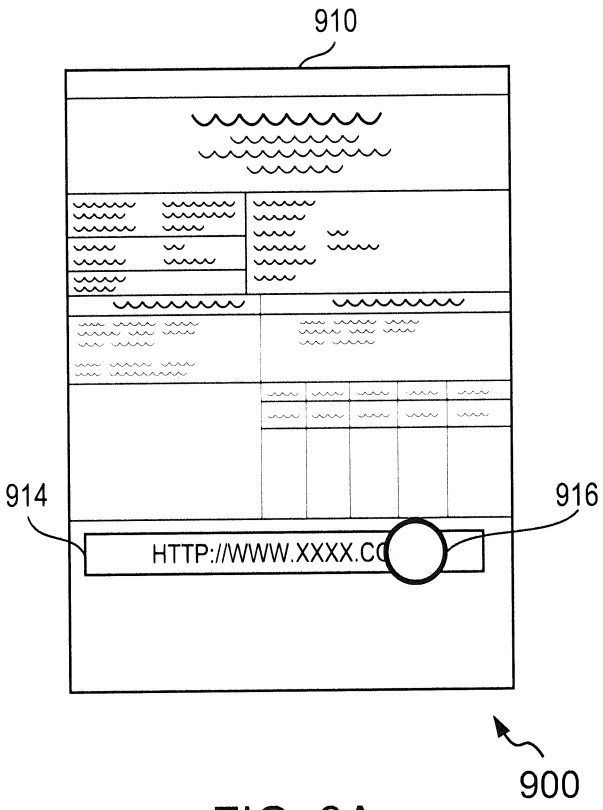


FIG. 9A

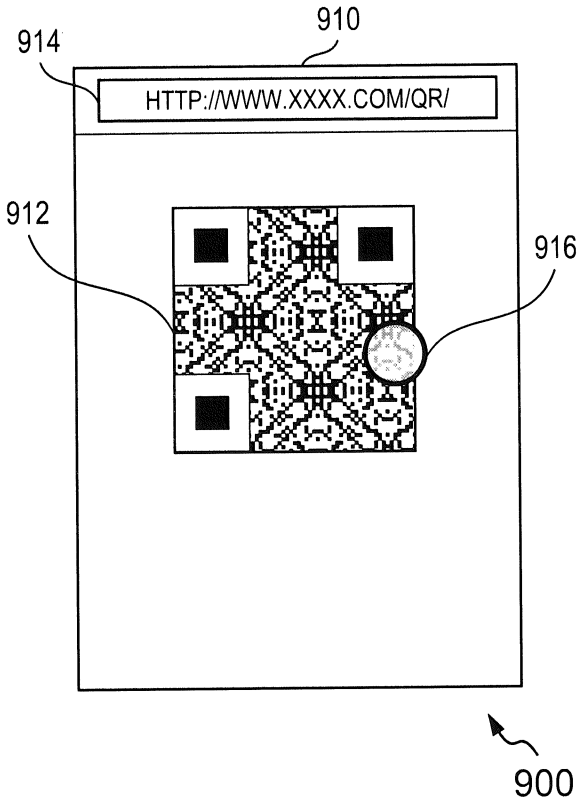


FIG. 9B

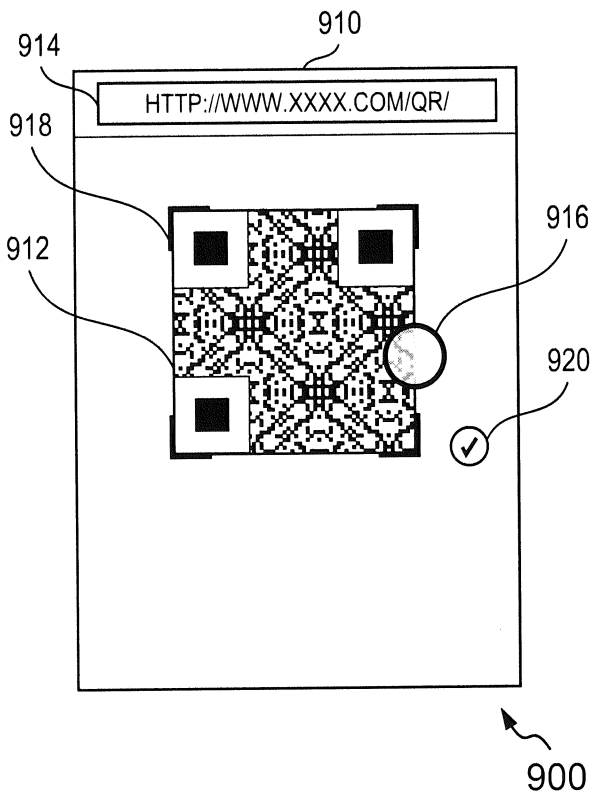


FIG. 9C

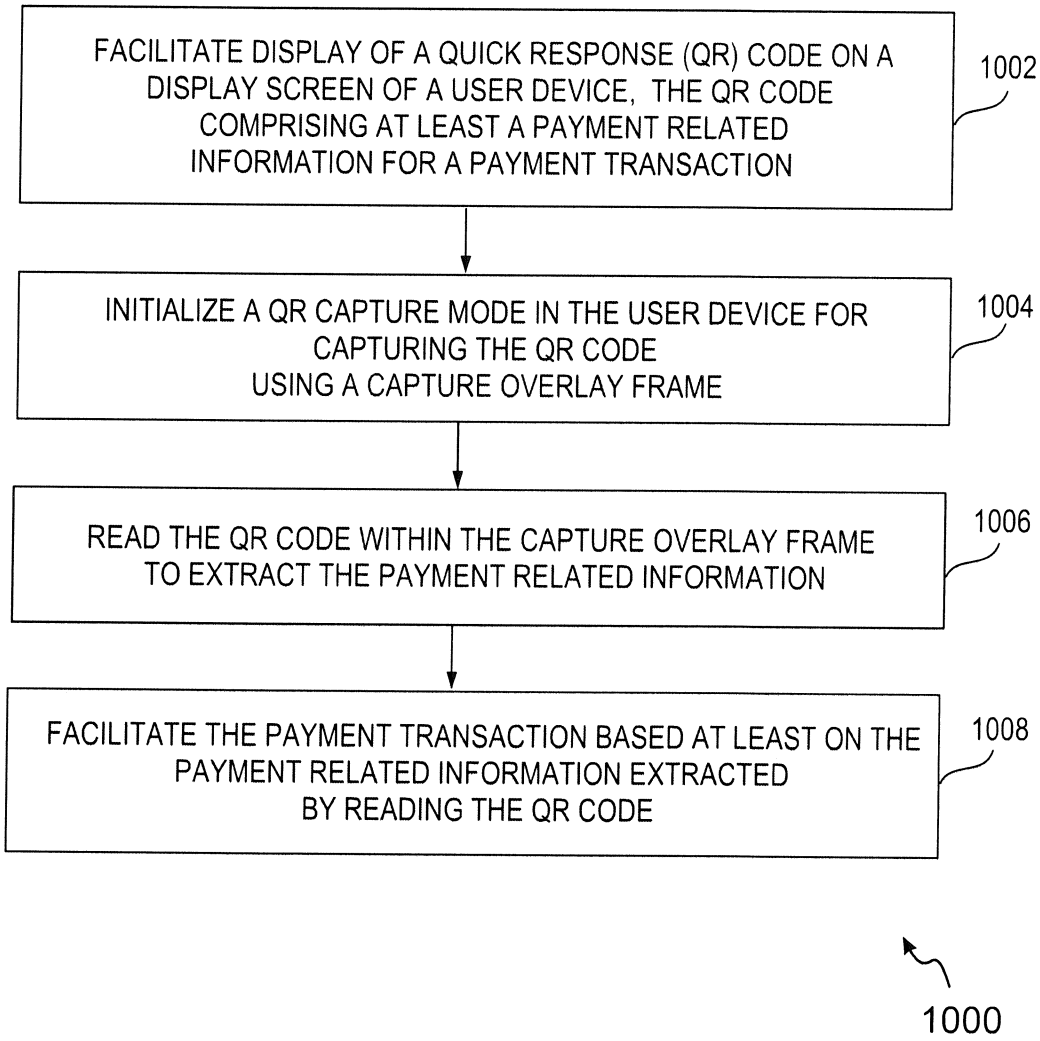

FACILITATE DISPLAY OF A QUICK RESPONSE (QR) CODE ON A DISPLAY SCREEN OF A USER DEVICE, THE QR CODE COMPRISING AT LEAST A PAYMENT RELATED INFORMATION FOR A PAYMENT TRANSACTION
1002
INITIALIZE A QR CAPTURE MODE IN THE USER DEVICE FOR CAPTURING THE QR CODE USING A CAPTURE OVERLAY FRAME
1004
READ THE QR CODE WITHIN THE CAPTURE OVERLAY FRAME TO EXTRACT THE PAYMENT RELATED INFORMATION
1006
FACILITATE THE PAYMENT TRANSACTION BASED AT LEAST ON THE PAYMENT RELATED INFORMATION EXTRACTED BY READING THE QR CODE
1008
1000

FIG. 10A

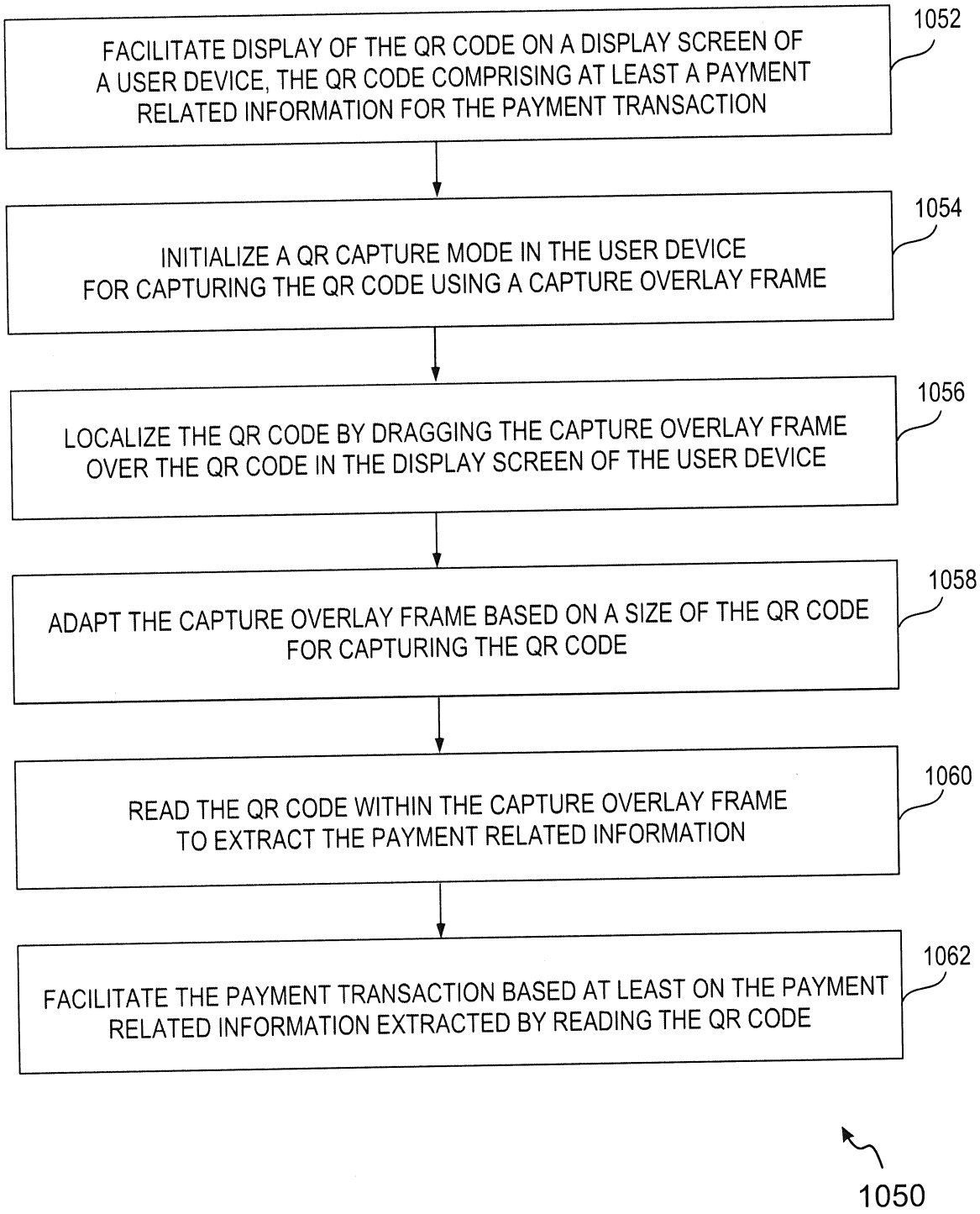

FACILITATE DISPLAY OF THE QR CODE ON A DISPLAY SCREEN OF A USER DEVICE, THE QR CODE COMPRISING AT LEAST A PAYMENT RELATED INFORMATION FOR THE PAYMENT TRANSACTION
1052
INITIALIZE A QR CAPTURE MODE IN THE USER DEVICE FOR CAPTURING THE QR CODE USING A CAPTURE OVERLAY FRAME
1054
LOCALIZE THE QR CODE BY DRAGGING THE CAPTURE OVERLAY FRAME OVER THE QR CODE IN THE DISPLAY SCREEN OF THE USER DEVICE
1056
ADAPT THE CAPTURE OVERLAY FRAME BASED ON A SIZE OF THE QR CODE FOR CAPTURING THE QR CODE
1058
READ THE QR CODE WITHIN THE CAPTURE OVERLAY FRAME TO EXTRACT THE PAYMENT RELATED INFORMATION
1060
FACILITATE THE PAYMENT TRANSACTION BASED AT LEAST ON THE PAYMENT RELATED INFORMATION EXTRACTED BY READING THE QR CODE
1062
1050

FIG. 10B

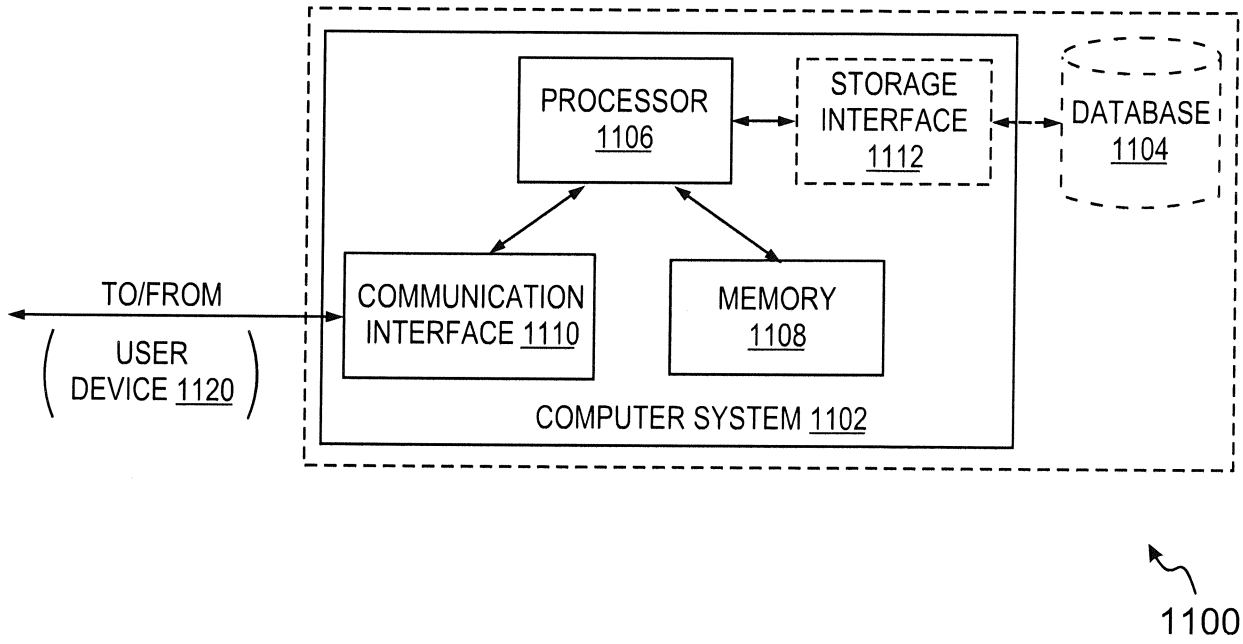

PROCESSOR
1106
STORAGE
INTERFACE
1112
DATABASE
1104
TO/FROM
USER
DEVICE 1120
COMMUNICATION
INTERFACE 1110
MEMORY
1108
COMPUTER SYSTEM 1102
1100

FIG. 11

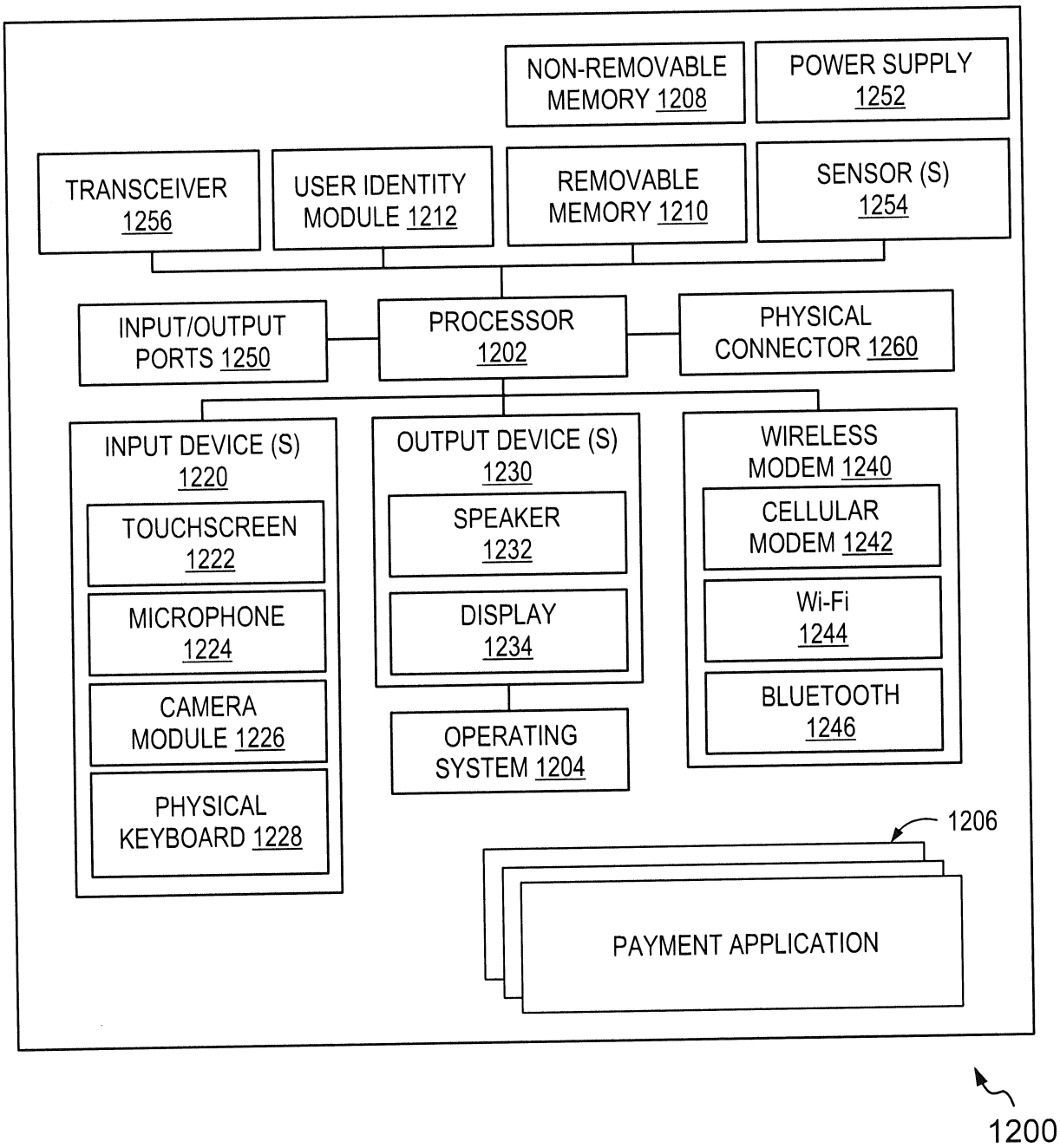

NON-REMOVABLE MEMORY 1208
POWER SUPPLY 1252
TRANSCEIVER 1256
USER IDENTITY MODULE 1212
REMOVABLE MEMORY 1210
SENSOR (S) 1254
INPUT/OUTPUT PORTS 1250
PROCESSOR 1202
PHYSICAL CONNECTOR 1260
INPUT DEVICE (S) 1220
TOUCHSCREEN 1222
MICROPHONE 1224
CAMERA MODULE 1226
PHYSICAL KEYBOARD 1228
OUTPUT DEVICE (S) 1230
SPEAKER 1232
DISPLAY 1234
OPERATING SYSTEM 1204
WIRELESS MODEM 1240
CELLULAR MODEM 1242
Wi-Fi 1244
BLUETOOTH 1246
1206
PAYMENT APPLICATION
1200

FIG. 12