## The QR Code that pays

*All you need is a credit card and an "intelligent" telephone*

We have the devices, and we also have the technology. On the one hand, there are more and more smartphones in Italy and, on the other hand, there are also software solutions with which you can pay in real time simply by capturing a QR Code. While waiting for consumer demand for mobile payment to grow, but also in the interest of operators and merchants who, for the moment, have no option other than to "wait and see", providers of software solutions for payment services have already developed turnkey solutions. Auriga, for example, has already presented a patented solution called "PlainPay" a few months ago. Once the system is fully operational, PlainPay can be used to make instantaneous payments by scanning a QR Code, making it a fast low cost transaction tool. Indeed, the consumer does not need to make any additional investments in technology as all you need is a smartphone with a Mobile Internet connection.

With this application, you can purchase without cash and at the same time avoid the conventional electronic money circuits. Once a user has downloaded the application, which is already available on AppStore and Android Market, he can activate the PlainPay service with his bank and select a current account for charging purchases. When the service configuration credentials are received on a smartphone, it will be possible to proceed with payments by using a PIN to confirm and authorise transactions.

The same logic applies to Up Mobile, the free mobile payment application developed by the Banca Sella Group together with IT Reply, the consulting company that is listed in the "Star" section of the Italian Stock Exchange. The system can be used by anybody who has a credit card or a prepaid card issued by any bank, for making purchases and payments using an iPhone or Android smartphone. The first thing to do is to download the application on a smartphone. Subsequently, you must register for the service, specifying your personal data and the details of one or more payment cards to be used for your purchases. To make a purchase, all you need to do is to open the application and capture the QR code as displayed by the merchant or service operator. The transaction can then be completed in a few seconds by entering the PIN that you chose when you registered together with the security code of your credit card, without any need to enter the credit card number. When payment is made, a receipt will be displayed on the telephone

screen. During an initial launch phase of the service, it will also be possible to make purchases from a few thousand shops that sell products online, by taking a picture of the QR Code that will be displayed on the screen of the computer when you reach the payment stage. The extension of the service to traditional shops, and also to other sales channels including newspapers and television, will be implemented at a second stage as commercial agreements are progressively finalised. While the use of Up Mobile continues to spread, other more evolved solutions may be developed such as those that are based on geolocalisation. Thanks to this technology on smartphones, it will be possible for a buyer to capture a signal that is emitted by an "Up Mobile" authorised point of sale to buy, for example a cinema or theatre ticket directly at a theatre entrance without queuing up at the box office and showing your receipt on the screen of your mobile device.