



Monetary Authority of Singapore

**GUIDELINES ON PARTICIPATION IN THE SINGAPORE
QUICK RESPONSE CODE SCHEME**

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1 Overview and scope of the Guidelines

1.1 The Singapore Quick Response Code Scheme (“SGQR”) sets out the standard for a unified payment quick response (“QR”) code, which allows multiple payment schemes to be combined into a single SGQR label.

1.2 The aim of the Guidelines on Participation in SGQR (the “Guidelines”) is to set out the expectations of the Monetary Authority of Singapore (“MAS”) on the Relevant Merchant Acquirers through their participation in SGQR, to enable payment service users and merchants to transact conveniently. Relevant Merchant Acquirers, who are not currently SGQR Members, are encouraged to participate in SGQR. The terms “Relevant Merchant Acquisition Service” and “Relevant Merchant Acquirer” are defined in these Guidelines.

1.3 These Guidelines do not apply to any major payment institution or any exempt payment service provider that provides any merchant acquisition service through any means other than a static QR code, whether or not the sale and purchase of the goods or services in the payment transaction are conducted at a merchant’s physical place of business. Merchant acquisition service provided through means other than a static QR code includes a service provided through:

- (a) a point-of-sale terminal;
- (b) a dynamic QR code; or
- (c) an online payment transaction.

1.4 These Guidelines provide general guidance, and are not intended to be comprehensive nor replace or override any legislative provisions. They should be read in conjunction with the provisions of the relevant legislation, the subsidiary legislation made under the relevant legislation, as well as written directions, notices, codes and other guidelines that MAS may issue from time to time pursuant to the relevant legislation and subsidiary legislation.

2 Definitions

2.1 For the purposes of these Guidelines:

“Central Repository” means the SGQR central repository processes comprised in Central Repository Services as set out in the relevant operating rules relating to the SGQR;

“Central Repository Services” means the Central Repository services provided by the Operator and governed by the relevant operating rules relating to the SGQR;

“Operator” means the operator of the Central Repository appointed by the SGQR Scheme Owner;

“Relevant Merchant Acquirer” means any major payment institution or any exempt payment service provider that provides the Relevant Merchant Acquisition Service to any merchant;

“Relevant Merchant Acquisition Service” means the provision of merchant acquisition service to any merchant through a static QR code at that merchant’s physical place of business;

“SGQR label” means the output label generated by the Central Repository that includes the SGQR Code, SGQR trademark, SGQR ID and payment acceptance marks;

“SGQR Member” means an entity which is approved and designated by the SGQR Scheme Owner by written notice to the Operator, to receive Central Repository Services in accordance with the relevant governance, membership and operating rules relating to the SGQR.

“SGQR Scheme Owner” means the legal entity or entities which own the SGQR scheme, decide on the SGQR Member Rules and lead or co-lead the SGQR Taskforce, being MAS and IMDA, or such other entity or entities as MAS and IMDA may appoint in their stead by written notice to the Central Repository Operator.

2.2 The expressions used in these Guidelines shall, except where expressly defined in these Guidelines or where the context otherwise requires, have the same respective meanings as in Section 2(1) and in Part 3 of the First Schedule to the Payment Services Act 2019.

3 Guidelines on Participation in SGQR

3.1 Any Relevant Merchant Acquirer should at all times be an SGQR Member.

3.2 A Relevant Merchant Acquirer, who is an SGQR Member, should:

- (a) do all things necessary to maintain its SGQR membership, including the payment of any fees required to maintain its membership; and
- (b) comply with all relevant governance, membership and operating rules, and branding and presentment protocols relating to SGQR.

3.3 Where the Relevant Merchant Acquirer who is an SGQR Member provides any Relevant Merchant Acquisition Service, it should provide this merchant acquisition service to a merchant by way of an SGQR label only. The Relevant Merchant Acquirer should not provide any Relevant Merchant Acquisition Service by way of its proprietary static payment QR code label. The Relevant Merchant Acquirer should also ensure at all times that each merchant to whom the Relevant Merchant Acquirer has provided such Relevant Merchant Acquisition Service, does not display its proprietary static payment QR code label at its physical place of business.

3.4 The SGQR Scheme Owner may, by written notice to the Relevant Merchant Acquirer, identify any merchant displaying its proprietary static payment QR code label at its physical place of business. The Relevant Merchant Acquirer should, within three (3) months from the date that the SGQR Scheme Owner notifies the Relevant Merchant Acquirer, remove or arrange for the removal of the merchant's proprietary static payment QR code label from said merchant's physical place of business, and issue the merchant with an SGQR label. For the avoidance of doubt, this paragraph 3.4 does not apply in respect to QR code labels displayed at the merchant's physical place of business, that are exclusively linked to a payment account held by a natural person.