



## **EQR Codes: The Reach of Payments Anywhere in the World**

**EQR Codes** are the simple proven solution for payment access everywhere in the world, with multiple formats. In contrast to card payments, which long ago set up a universal ISO standard (initially ISO 8583; now ISO 20002 for unified corporate payments, QR codes do not follow one set standard. **Until now!**

Efforts to encourage the use of cashless payments for goods and services, megabanks have agreed to unify their standards for QR codes, which customers can use to make payments without cash securely through their Smartphones and their debit/credit cards information stored securely within the Smartphone.

It is there for the reduction in costs associated with handling cash and increase the necessary convenience for both customer and retailer.

The unified QR code standards are provisionally named "**Bank-Pay.**" Apps and bank accounts are linked to the system, enabling consumers to make purchases simply by scanning an **EQR Code**.

**Hang on! It is available NOW in the USA, EQR-PAY!**

Major talks about the Japanese market which has been the global driving force in creating that specific unifying standard. The driving force was the low debit/credit card transaction volume in Japan.

Asia and China have proved this market over and over again for the last three years.

Unlike markets such as the US and Europe, where non-cash payments cover about two-thirds of all transactions, Japan only has 20% card usage. What is behind low usage being that Japan and many other economies rely on cash, which creates opportunities for tax avoidance. Grey money markets are in the USA too!

Small business is suffering from new debit/credit card acceptance technologies issued by banks and card merchants, the machines are expensive and let us be honest, most Smartphones do not use NFC like Apple, Google or Samsung Pay. It is a restricted market, until now.



Cost of use of 'Square' or others, are expensive, giving them some 3% of the transaction. Everyone wants the 'cost of doing business' to be low. That is why we developed **EQR-Pay** which is a simple Smartphone Retail App for the seller only. Customers are not required to have Smartphone app, just scan the **EQR Code** with a QR Code reader.

The #1 concern was security and privacy, that was the first dynamic to be addressed and secured.

**EQR Codes** enable **EQR-Pay** payments anywhere, without the need for a point of sale terminal; this technology allows you to transact at a lower cost, within a secure reliable environment.

Imagine the scenario: you are a butcher's stall at the Farmer's Market or, a roadside farm vendor, even selling at a Flea market. As a small business, you have no high-speed Internet, or secure lines close to where you offer your goods, but you have a connected Smartphone. When the consumer/customer purchases, the entire transaction is initiated and settled through internet URLs with your Smartphone, beaming to the debit/credit card merchant or directly to your business bank account.

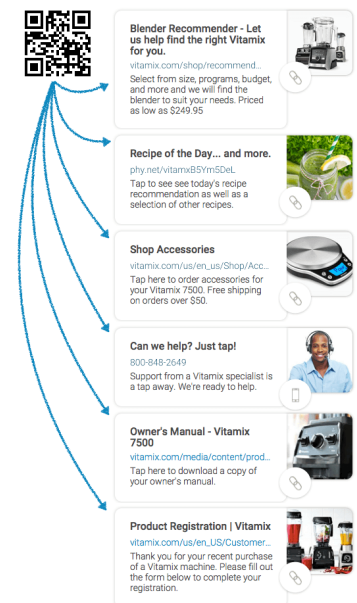
## No swiping, No card to insert, Absolutely No fuss.

The **EQR-Pay** solution is a formal 'trigger' which securely interacts with existing payment and merchant mobile software. As long as you have a mobile phone signal, you have a direct means to complete more business.

**EQR Codes** has taken these capabilities to **Power of Ten!** The **EQR Code** is a contextual tree of knowledge, *ten times over*, not just the ability to pay, but the retailer can advertise and market to their customers at the same time directly to the Smartphone.

Our **EQR Codes** emulate our **ProxComm Technology Beacons** which transmit up to ten notifications at one time with relevant contextual information. The **Contextual Power of Ten** with more than relevant proximity info, guidance, marketing and solid facts.

Created documents, posters and marketing material are always current with an **EQR Code**. The **EQR Code** is constant and the content and URL links are edited and updated in the background. It can be additional documents, updated training video, new maintenance records or contacts, or just keeping education books current, without having to be reprinted.



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