Merchant-Presented QR Code* (MPQR) Payments with American Express

A simple and touch-free digital payment solution that gives Card Members more flexible payment choices.

MPQR enables Merchants to present a QR Code which is scanned by Card Members using their Issuer Banking App to pay for transactions.

Did you know?

A Juniper Research study estimates the total number of QR Code payment users will **exceed 2.2 billion globally by 2025; rising from 1.5 billion in 2020.**[1]

The growth of QR code payments will reach **over $2.7 trillion globally in 2025** driven by its low-cost nature.[1]

1.Source: Juniper Research, QR CODE PAYMENTS: MARKET FORECASTS, KEY OPPORTUNITIES & COMPETITOR LEADERBOARD 2022-2026, September 2025

Top Use Cases for MPQR Today

Restaurants	Telecommunications	Clothing Stores	Grocery Stores	Pharmacies & Drug Stores

Get Started with MPQR

For Merchants
- Reduced physical contact
- Helps mitigate fraud

CLICK to learn more or to implement MPQR

For Issuers
- Enhanced Security built on EMVCo global standards

CLICK to learn more or to implement MPQR

For Acquirers
- Captures digital spend
- Globally recognized QR Code brand to support cross border acceptance

CLICK to learn more or to implement MPQR

Scan the QR code to learn more about MPQR or visit: **americanexpress.com/us/qrcode**

*QR Code is a registered trademark of Denso Wave.

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