MATERA

QR Code Payments

Lower the cost of payments
for billers and merchants

Unlock a 100% mobile payment experience
for customers

Featured use cases

Customers can scan a QR code or present a QR code with their mobile device to make quick and secure payments.

- **Utility Bill Payments**
  electricity, water, gas

- **Telecommunications**
  internet, mobile, cable

- **Healthcare**
  medical bills, hospital fees

- **Transit**
  bus, train, subway

- **Education**
  tuition fees, school payments

- **Insurance**
  premium payments

- **Retail**
  online or at POS

- **Events**
  concerts, sports, venues, etc.

Challenges facing today's billers & merchants

Businesses have been poorly served by the legacy payments business.

- Checks and cash persist and are costly to process

- Forced to comply with a one-size-fits-all world of credit cards—fees, rules, technology

- Obligated to accept countless payment types each with their own processes and settlement timelines

Modern technology for tomorrow's billers and merchants

- Lower transaction fees with account-to-account payments

- Automate reconciliation

- No certified terminals or other equipment needed

- Offer customers a complete mobile payment experience

Introducing QR Code Payments

Matera's QR Code payments solution lowers payment processing costs for billers and merchants and automates reconciliation as all data related to the payment flows with the transaction.

A simple API call generates one or unlimited number of unique QR Codes that can be scanned by a mobile phone and paid within seconds.

Unparalleled flexibility and customization

QR Code features are customizable including due date, expiration date, discounts, and fees

Discounts and fees are auto-calculated and QR Codes can be updated without being reissued

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Financial institutions can offer Matera's QR Code Payments solution as an innovative and low cost way to accept payments.

This is a **cloud-native solution** offering any deployment as an option including software as a service, bank-hosted public and private cloud and hybrid deployment.

aws   Azure

Trusted by:

2/3
top global banks

3/10
top U.S. banks

1/3
of all banks in Brazil