

## PayPal Rolls Out QR Code Touch-Free Payments in Canada

Until September 30, 2020, PayPal will waive standard seller transaction fees for QR code payments to help business owners during this difficult time

**TORONTO, JUNE 24, 2020** – As much of Canada enters and progresses through Stage 2 of reopening, PayPal today launched [QR code payments in Canada](#) for small businesses to accept touch-free mobile payments from their customers using the PayPal app. From local stores to hair salons and farmers markets, this new functionality in the PayPal app allows customers to buy or sell in-person, safely and securely without needing to purchase any new equipment. To continue helping small businesses, PayPal is waiving the standard seller transaction fees incurred on sales conducted using a QR Code<sup>[1]</sup> through September 30, 2020.

Canadian consumers are increasingly wary of using cash over fears that bills and coins could be contaminated. A recent study from Payments Canada found that 62 per cent of Canadians reported using less cash than they did pre-COVID-19.<sup>[2]</sup> The survey also found that more than half (53%) of Canadians reported using card or mobile tap payment for in-store purchases more often than pre-pandemic.

"We know that buying and selling goods in a secure and health-conscious way is top of mind for people as the economy reopens and rebuilds. Throughout the pandemic, we've seen a surge in demand for digital payments to include safe and affordable solutions for in-person payments," said John Kunze, Senior Vice President of Branded Experiences, PayPal. "We are rolling out QR codes for buyers and sellers so they can shop and sell safely while social distancing. They don't need any new devices or expensive point-of-sale terminals. All they need is a PayPal account and their smartphone."

Amid business reopenings, nearly half (42%) of Canadians who are shopping in-person are avoiding places that do not accept touch-free payments.<sup>[3]</sup> PayPal's QR code makes it simple, seamless and safe for businesses to accept touch-free payments.

### **Safely buying and selling touch-free—from local stores and hair salons to summer markets**

As most of the country moves into and progresses through the second stage of the economy reopening, businesses are rapidly reviewing the guidelines to reopen. Local store owners, restaurateurs, hairstylists or farmers who have not yet figured out a touch-free payment method can create their individual QR code and hang it in their shop window or next to the cash register.

Using the QR code functionality in the PayPal app is a quick and safe way to complete a transaction and eliminate the need to handle cash. For example, those who are selling items in-person or at an outdoor summer market can print a QR code, place it on their table and have their customers simply scan the code, enter the amount they're paying and send money immediately. This allows the seller to minimize physical interactions with the customer, while also limiting the customer's interaction with checkout technology. There is no need to touch a point-of-sale terminal or punch in your PIN – all that's needed is the PayPal app and a smartphone camera pointed at a QR code that is printed or present on another screen.

For a buyer looking to pay, customers can go to the PayPal app, click 'Send' and tap the QR code symbol in the top right-hand corner. The camera will open, and customers can scan a seller's QR code and follow the prompts to complete the transaction. Sellers can create a PayPal-generated QR code by following the [steps outlined here](#).

For more information visit: [www.paypal.com/ca/webapps/mpp/qrcode](https://www.paypal.com/ca/webapps/mpp/qrcode)

PayPal has rolled out this functionality to 28 markets around the globe including: Australia, Austria, Belgium, Canada, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hong Kong, Hungary, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Portugal, Slovenia, Slovakia, Sweden, Switzerland, Spain, United Kingdom, and United States.

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PayPal has remained at the forefront of the digital payment revolution for more than 20 years. By leveraging technology to make financial services and commerce more convenient, affordable, and secure, the PayPal platform is empowering more than 300 million consumers and merchants in more than 200 markets to join and thrive in the global economy. For more information, visit [paypal.ca](https://paypal.ca).

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[1] Currency conversion and other fees may apply. After September 30th, sellers pay 1.90%+\$0.10 per transaction when your customers pay you using QR Codes.

[2] Payment trends during COVID-19 study, <https://www.payments.ca/about-us/news/covid-19-pandemic-dramatically-shifts-canadians%E2%80%99-spending-habits>, 2020

[3] Payment trends during COVID-19 study, <https://www.payments.ca/about-us/news/covid-19-pandemic-dramatically-shifts-canadians%E2%80%99-spending-habits>, 2020

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Additional assets available online:

 [Photos \(1\)](#)

<https://newsroom.ca.paypal-corp.com/news?item=122583>