ព្រះរាជាណាចក្រកម្ពុជា
ជាតិ សាសនា ព្រះមហាក្សត្រ

ធនាគារជាតិ នៃ កម្ពុជា

លេខ.៣១៤-០៤០-៣៥១ ប្រ.ក

ប្រកាស
ស្តីពី
ការជាក់ឱ្យប្រើប្រាស់គំរូបរិច្ឆិនភាពបច្ចេកទេស
ខេអេចយ្យូអរកូត (KHQR Code) សម្រាប់ការទូទាត់សងប្រាក់
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ទេសាភិបាលធនាគារជាតិនៃកម្ពុជា

- បានឃើញរដ្ឋធម្មនុញ្ញនៃព្រះរាជាណាចក្រកម្ពុជា
- បានឃើញព្រះរាជក្រឹត្យលេខ នស/រកត/០៥១៩/៦៥២ ចុះថ្ងៃទី២១ ខែឧសភា ឆ្នាំ២០១៩ ស្តីពី ការតែងតាំងឯកឧត្តម **ជា ចាន់តូ** ជាអគ្គទេសាភិបាល ធនាគារជាតិនៃកម្ពុជា ជាថ្មី មានឋានៈស្មើ **ទេសរដ្ឋមន្ត្រី**
- បានឃើញព្រះរាជក្រមលេខ នស/រកម/០១៩៦/២៧ ចុះថ្ងៃទី២៦ ខែមករា ឆ្នាំ១៩៩៦ ដែលប្រកាសឱ្យប្រើច្បាប់ស្តីពី ការរៀបចំនិងការប្រព្រឹត្តទៅនៃធនាគារជាតិនៃកម្ពុជា
- បានឃើញព្រះរាជក្រមលេខ នស/រកម/១២០៦/០៣៦ ចុះថ្ងៃទី២៩ ខែធ្នូ ឆ្នាំ២០០៦ ដែលប្រកាសឱ្យប្រើច្បាប់ស្តីពីវិសោធនកម្មមាត្រា១៤ និង មាត្រា៥៧ នៃច្បាប់ស្តីពី ការរៀបចំនិងការប្រព្រឹត្តទៅនៃធនាគារជាតិនៃកម្ពុជា
- បានឃើញព្រះរាជក្រមលេខ នស/រកម/១១៩៩/១៣ ចុះថ្ងៃទី១៨ ខែវិច្ឆិកា ឆ្នាំ១៩៩៩ ដែលប្រកាសឱ្យប្រើច្បាប់ស្តីពី គ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ
- បានឃើញព្រះរាជក្រមលេខ នស/រកម/១០០៥/០៣០ ចុះថ្ងៃទី២៤ ខែតុលា ឆ្នាំ២០០៥ ដែលប្រកាសឱ្យប្រើច្បាប់ស្តីពីឧបករណ៍អាចជួញដូរបាន និងប្រតិបត្តិការទូទាត់សងប្រាក់
- យោងប្រកាសលេខ ធ៨-៩៨-៣៨៥ ប្រ.ក ចុះថ្ងៃទី២០ ខែកក្កដា ឆ្នាំ១៩៩៨ ស្តីពី រចនាសម្ព័ន្ធរបស់ធនាគារជាតិនៃកម្ពុជា និងមុខងារ-ភារកិច្ចរបស់បណ្តាអង្គភាពក្រោមឱវាទ
- យោងប្រកាសលេខ ធ១-០១០-១៩៤ ប្រ.ក ចុះថ្ងៃទី២៦ ខែវិច្ឆិកា ឆ្នាំ២០១០ ស្តីពី ការកែសម្រួលប្រការ៣ ប្រការ៤ ប្រការ៥ ប្រការ១២ និងប្រការ១៣ នៃប្រកាសស្តីពី រចនាសម្ព័ន្ធរបស់ធនាគារជាតិនៃកម្ពុជា និងមុខងារ-ភារកិច្ចរបស់បណ្តាអង្គភាពក្រោមឱវាទ
- យោងស្មារតីនៃអង្គប្រជុំថ្នាក់ដឹកនាំធនាគារជាតិនៃកម្ពុជា នៅថ្ងៃទី២២ ខែមិថុនា ឆ្នាំ២០២០

សម្រេច

ប្រការ ១.-

ប្រកាសនេះមានគោលបំណងដាក់ឱ្យប្រើប្រាស់ឯកសារស្តីពី គំរូបរិច្ឆិនភាពបច្ចេកទេស (Specification) ខ្មែរឃ្វីករ៉ែសស៊ុ៉នកូត (KHMER QUICK RESPONSE CODE) ហៅកាត់ថា ខេអេចយ្យូអរកូត

"KHQR Code" សម្រាប់ការទូទាត់សងប្រាក់នៅព្រះរាជាណាចក្រកម្ពុជា ដូចមានភ្ជាប់ជាឧបសម្ព័ន្ធនៃប្រកាសនេះ។

ប្រការ ២.-

ប្រកាសនេះមានគោលដៅ ផ្តល់ជាឯកសារមូលដ្ឋានក្នុងការរៀបចំគំរូបរិច្ឆិនភាពបច្ចេកទេសខេអេចយ្យូអរកូត សម្រាប់ការទូទាត់ឱ្យមានសណ្តាប់ធ្នាប់ សុវត្ថិភាព និងទូទាត់ឆ្លងគ្រឹះស្ថានបានប្រព្រឹត្តទៅដោយរលូននិងមានប្រសិទ្ធភាព។

ប្រការ ៣.-

ប្រកាសនេះ មានវិសាលភាពអនុវត្តចំពោះគ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុទាំងឡាយណាដែលប្រើប្រាស់យ្យូអរកូតសម្រាប់ការទូទាត់សងប្រាក់នៅព្រះរាជាណាចក្រកម្ពុជា។

ប្រការ ៤.-

គ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុត្រូវរៀបចំ និងដាក់ឱ្យប្រើប្រាស់ខេអេចយ្យូអរកូតទៅតាមគំរូបរិច្ឆិនភាពបច្ចេកទេស ដូចមានចែងក្នុងឧបសម្ព័ន្ធនៃប្រកាសនេះ យ៉ាងយូរត្រឹមដំណាច់ឆ្នាំ២០២០។

ប្រការ ៥.-

គ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ ដែលមិនអនុវត្តតាមគំរូបរិច្ឆិនភាពបច្ចេកទេសខេអេចយ្យូអរកូតនេះនឹងត្រូវទទួលរងទណ្ឌកម្មខាងវិន័យដូចមានចែងនៅក្នុងច្បាប់ស្តីពី គ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ។

ប្រការ ៦.-

អគ្គលេខាធិការ អគ្គនាយកបច្ចេកទេស អគ្គនាយកត្រួតពិនិត្យ អគ្គបេឡា អគ្គពិនិត្យ ប្រធាននាយកដ្ឋាន អង្គភាពក្រោមឱវាទធនាគារជាតិនៃកម្ពុជាដែលមានការពាក់ព័ន្ធ និងគ្រប់គ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ ស្ថិតនៅក្រោមអាណាព្យាបាលរបស់ធនាគារជាតិនៃកម្ពុជា ត្រូវអនុវត្តយ៉ាងម៉ឺងម៉ាត់នូវប្រកាសនេះ តាមភារកិច្ចរៀងៗខ្លួន។

ប្រការ ៧.-

ប្រកាសនេះមានប្រសិទ្ធភាពអនុវត្តចាប់ពីថ្ងៃចុះហត្ថលេខានេះតទៅ។

ថ្ងៃ សុក្រ ៦ កើត ខែ ពាសាឃ ឆ្នាំជូត ទោស័ក ព.ស ២៥៦៤

រាជធានីភ្នំពេញ ថ្ងៃទី ៣ ខែ មិថុនា ឆ្នាំ២០២០

ទេសាភិបាល

ជា-ចាន់តូ

កន្លែងទទួល៖

- ដូចប្រការ ៦ "ដើម្បីអនុវត្ត"
- ឯកសារ-កាលប្បវត្តិ

ចម្លងជូន៖

នាយកដ្ឋានរដ្ឋបាលនៃទីស្តីការគណៈរដ្ឋមន្ត្រី
"ដើម្បីចុះផ្សាយក្នុងរាជកិច្ច"

ខ្ងបសម្ព័ន្ធនៃ

ប្រកាសលេខ ៨១៤-០២០-៣៥១ ប្រ-ក ចុះថ្ងៃទី ២៦ ខែមិថុនា ឆ្នំ ២០២០

គំរូបវិច្ឆិនតាពបច្ចេកទេសខេអេចយ្យូអរកូត (KHQR Code)

សម្រាប់ការទូទាត់សងប្រាក់

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KHQR Code Specification in Cambodia

Legal Notice

The KHQR specification is adapted from EMV® QR Code specification for Payment System – Merchant-Presented Mode (EMV QRCPS), QR Technical teams (QR Working Group-QRWG) from various Banks, MDIs and PSI had reviewed and changed follow Cambodia's requirement, after that submitted to Payment Committee in The Association of Banks in Cambodia (ABC) for endorsement. KHQR Code is created for Retail Payment in Cambodia and cross-border payment within ASEAN countries. The EMV® QR Code specifications are provided "AS IS" without warranties of any kind, and the QR Working Group and its Members neither assume nor accept any liability for any errors or omissions contained in these specifications. The QRWG and its Members DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON- INFRINGEMENT, AS TO THESE SPECIFICATIONS.

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KHQR Code Specification in Cambodia

Merchant-Presented Mode

Version 3.0
April/2020

1. Introduction

With guidance from the National Bank of Cambodia, the Association of Banks in Cambodia, established the Working Group (the "WG") on the Common QR Code Standard in Cambodia in September 2019, to develop national QR Code standard.
The WG aims to develop a common QR code specification in Cambodia, which will facilitate merchants, especially SMEs, in using a single QR code to accept payments via different payment service operators. Members of the WG include representatives from Banks, MDIs, Payment Service Providers, and International Card Schemes.
A full list of the WG Members is at Annex A.

The standardization of QR code specification will help promote wider use of mobile retail payments in Cambodia and provide consistent user experience for merchants and consumers. It can enable interoperability in the payment industry. By prescribing a QR code standard, it will enable the use of a single common QR code that can encompass QR code payment solutions from multiple payment service operators. A common QR code would facilitate payments among different payment schemes, e-wallets and banks and would encourage small merchants to adopt QR code as a payment method.

The WG agreed to focus the work on a common merchant-presented QR code. Having studied various options, the WG agreed to develop a common QR code specification by using the EMV® Merchant-Presented QR Code Specification for Payment Systems (EMV QRCPS) published by EMVCo[1] as a basis, as it offers an effective solution to ensure interoperability. This specification should be read in conjunction with the EMV QRCPS. The notational conventions used in this specification are the same as those used in EMV QRCPS.

[1] EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving EMV® Specification and related testing processes.

2. Overview of EMV® QR Code Specification for Payment Systems (EMV QRCPS)

An EMV Merchant-Presented QR Code Payment transaction enables consumers to make purchases using a merchant generated and displayed QR Code based on the merchant's details. Following the design of the EMV QRCPS, the data within a QR code are organized in a tree-like structure of data objects. A data object may be a primitive data object or a template. A template may include other primitive data objects and templates.

Each data object is made up of three individual fields. The first field is an identifier (ID) by which the data object can be referenced. The second field is a length field that explicitly indicates the number of characters included in the third field, i.e. the value field. A data object therefore comprises the following:

- ID field, which is coded as a two-digit numeric value, with a value ranging from "00" to "99";
- Length field, which is coded as a two-digit numeric value, with a value ranging from "01" to "99"; and
- Value field, which has a minimum length of one character and maximum length of 99 characters.

A common QR code may support multiple payment operators, where individual payment operators may define their own structures of merchant account information and make use of the common data fields, such as transaction currency and amount, contained in the common QR code.

Specifically, the EMV Merchant-Presented QR Code supports EMVCo and non-EMVCo payment operators through the use of IDs "02" to "25" for the EMVCo payment operators and IDs "26" to "51" for any payment operators. Individual payment operators may also include some proprietary data in the Additional Merchant Information data objects (See Section 4).

2.1 Notational Conventions

The abbreviations listed in Table 2.1, which is extracted from the EMV QRCPS, are used in this specification.

Table 2.1: Abbreviations

Abbreviation	Description
AID	Application Identifier
ans	Alphanumeric Special
API	Application Programming Interface
C	Conditional
CRC	Cyclic Redundancy Check
EMV	Europay, MasterCard, Visa
ID	Identifier of the data object
IEC	International Electrotechnical Commission
ISO	International Standards Organization
M	Mandatory
N	Numeric
O	Optional
QR Code	Quick Response Code
QR-CPS	Quick Response Code Specification for Payment Systems
RFU	Reserved for Future Use
S	String
UUID	Universally Unique Identifier
var.	Variable

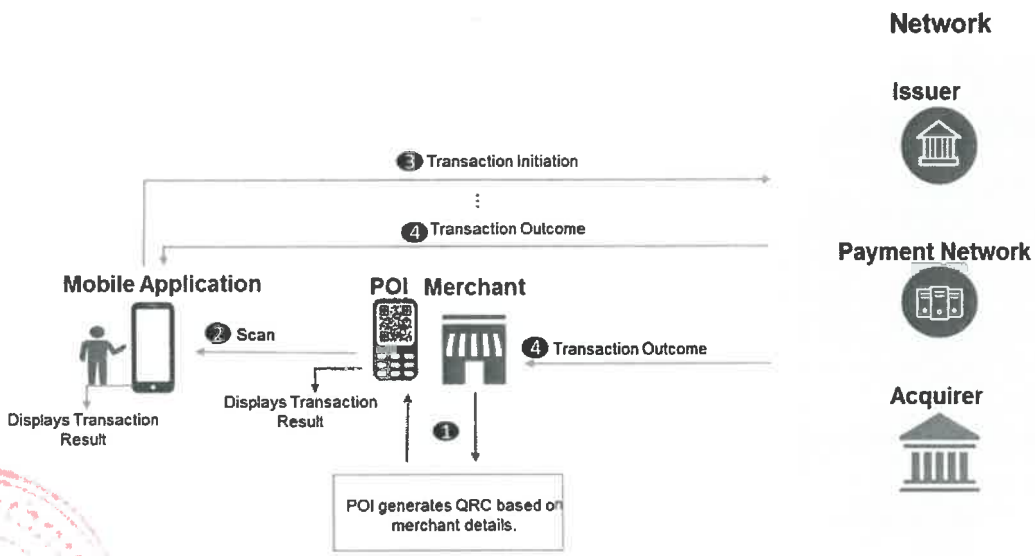
3. Common use cases

Merchant-Presented QR code enables a merchant presenting a request for payment to a payer, who can then verify the associated information and make a payment to the payee, or reject the request for payment. It supports various payment types, including bill payments, online payments and point-of-sale payments. QR codes are classified into static and dynamic QR codes. The information encoded in a static QR code is fixed and used for multiple transactions while a dynamic QR code contains additional transaction details such as payment amount and is used for specific transactions.

3.1 Static QR Code

A typical use case of static QR code is payment to small merchants. A florist shop may display a static QR code with merchant account information. Consumers may then scan the QR code with a mobile application to initiate the payment. The merchant's information, such as the shop name, is displayed on the mobile device for verification. The consumer will be prompted to enter a payment amount. Figure 3.1 shows a typical transaction flow of using static QR code to make merchant payment.

Figure 3.1: Transaction flow of Static QR code merchant payment



[1] Merchant displays QR Code with merchant details.

[2] Consumer scans QR Code using a mobile application and inputs the amount to initiate the transaction.

[3] Mobile application sends the transaction initiation request to the payment service operator.

[4] The payment service operator processes the transaction and informs the merchant and the consumer of the transaction outcome.

3.2 Dynamic QR Code

Dynamic QR codes are commonly used in online payments, delivery payments, bill payments as well as payments at self-service kiosks. A typical use case of dynamic QR code is payment for online shopping. When a consumer checks out at an online shop, the merchant generates and presents the dynamic QR code, embedded with the essential transaction details, for the consumer to scan with a mobile application to initiate the payment. The merchant's information (such as Merchant Name) and variable invoice information (such as payment amount) are displayed on the mobile device for verification.

4. QR Code Payload Data Objects

As described in the EMV QRCPS, the content of the QR Code includes the following 5 groups of data objects:

- QR Code Conventions (Table 4.1)
- Merchant Account Information (Table 4.2)
- Additional Merchant Information (Table 4.3)
- Transaction Value (Table 4.4)
- Additional Data Template (Table 4.5)

4.1 QR Code Conventions

The QR Code Conventions (Table 4.1) specify conventions used for the QR Code content, such as Payload Format indicator, which defines the version of the QR Code template and hence the conventions on the identifiers, lengths and values.

Table 4.1: QR Code Conventions

ID	Name	Length	Presence	Remarks
"00"	Payload Format Indicator	"02"	M	A fixed value of "01"

"01"	Point of Initiation Method	"02"	O	"11" for static QR Codes; "12" for dynamic QR Codes
"63"	Cyclic Redundancy Check (CRC)	"04"	M	Checksum calculated over all the data objects included in the QR code

The Payload Format Indicator (ID "00") shall contain a value of "01". All other values are RFU.

The Point of Initiation Method (ID "01") shall contain a value of "11" or "12". All other values are RFU. The value of "11" should be used when the same QR Code is shown for more than one transaction and the value of "12" should be used when a new QR Code is shown for each transaction.

The CRC (ID "63") shall be calculated according to [ISO/IEC 13239] using the polynomial '1021' (hex) and initial value 'FFFF' (hex). The data over which the checksum is calculated shall cover all data objects, including their ID, Length and Value, to be included in the QR Code, in their respective order, as well as the ID and Length of the CRC itself (but excluding its Value). Following the calculation of the checksum, the resulting 2-byte hexadecimal value shall be encoded as a 4-character Alphanumeric Special value by converting each nibble to an Alphanumeric Special character. For example, a CRC with a two-byte hexadecimal value of '007B' is included in the QR Code as "6304007B".

4.2 Merchant Account Information

The Merchant Account Information specifies the identity of a merchant. Each payment operator may define its own format of the Merchant Account Information IDs. Table 4.2A shows the allocation of Merchant Account Information IDs among various payment operators.

Table 4.2A: Merchant Account Information

ID	Name	Length	Presence	Remarks
"02" - "03"	Reserved for Visa	Var. up to "99"	M One or more data objects (IDs "02" to "51") shall be included	
"04" - "05"	Reserved for Mastercard			
"06" - "08"	Reserved by EMVCo			
"09" - "10"	Reserved for Discover			
"11" - "12"	Reserved for Amex			
"13" - "14"	Reserved for JCB			

"15" - "16"	Reserved for UnionPay			
"17" - "25"	Reserved by EMVCo			
"26"	Reserved for Local Debit Card (CSS) for use in KH			
"27" – "28"	Reserved by the ABC for use in Cambodia			These IDs are reserved for future use
"29" - "30"	Reserved for National Payment (Bakong/KHQR) for use in Cambodia			"29" Reserved For Remittance "30" Reserved For Payment
"31"	Reserved by the ABC for Payment Innovation (API)			These IDs are reserved for future use
"32"-"33"	Reserved by the Retail Pay			"32" Reserved For Remittance "33" Reserved For Payment
"34" - "38"	Reserved for additional payment network for use in Cambodia			These IDs are reserved for future use
"39" - "51"	Reserved for non-bank payment network for use in Cambodia			Dynamically used by non-bank payment operators for use in Cambodia

The IDs "26" to "51" are Merchant Account Information templates, which may include primitive data objects and other templates that can be defined by individual payment operators.

The Merchant Account Information template shall contain a primitive Globally Unique Identifier data object with a data object ID "00" to identify the payment operator and the corresponding merchant account information specific to that payment operator (Table 4.2B).

Table 4.2B: Data Object ID Allocation in Merchant Account Information Template (IDs "26" to "51")

ID	Name	Format	Length	Presence	Remarks
"00"	Globally Unique Identifier	ans	Var. up to "32"	M	An identifier to identify the payment operator which uses this template to define the Merchant Account Information The value is one of the following: • an Application Identifier (AID); • a [UUID] without the hyphen (-) separators; or • a reverse domain name.
"01"-"99"	Payment network specific	S		O	Additional data objects to define the Merchant Account Information specific to the payment operator

The value of the Globally Unique Identifier field shall contain one of the following:

- An Application Identifier (AID) consisting of a RID registered with ISO and, optionally, a PIX, as defined by [ISO 7816-4]. For example, "D840000000".
- A [UUID] without the hyphen (-) separators. For example, "581b314e257f41bfbbdc6384daa31d16".
- A reverse domain name. For example, "com.merchant.name".

The value of the Globally Unique Identifier field sets the context for the remainder of the template and the meaning of the other data objects in the template are context specific and outside of the scope of this specification.

4.3 Additional Merchant Information

The Additional Merchant Information (Table 4.3A) specifies the information about a merchant such as merchant name and business location.

Table 4.3A: Additional Merchant Information

ID	Name	Format	Length	Presence	Remarks
"52"	Merchant Category Code	N	"04"	M	Put a dummy code of "0000" in this field if the payment operator does not use this information
"58"	Country Code	ans	"02"	M	For Cambodia is "KH"
"59"	Merchant Name	ans	var. up to "25"	M	
"60"	Merchant City	ans	var. up to "15"	M	
"61"	Postal Code	ans	var. up to "10"	O	
"64"	Merchant Information - Language Template	S	var. up to "99"	O	A template with other primitive data objects (See EMV QRCPS for details)

The Merchant Category Code (MCC) (ID "52") shall contain an MCC as defined by [ISO 18245]. The MCC should indicate the Merchant Category Code of the merchant. Put a dummy code of "0000" in the MCC field if the payment operator does not use this information.

The Country Code (ID "58") shall contain a value as defined by [ISO 3166-1 alpha 2]. The Country Code should indicate the country in which the merchant transacts. Put "KH" in the Country Code field if the merchant transacts in Cambodia.

The Merchant Name (ID "59") shall be present. The Merchant Name should indicate the "doing business as" name for the merchant. If the QR code information supports only payment operators who supply merchant information via the payment operator's centralized database, this field may be populated with a dummy code of "NA" in the Merchant Name field. In all other instances, the Merchant Name field must indicate the "doing business as" name for the merchant.

The Merchant City shall be present (ID "60"). The Merchant City should indicate the city of the merchant's physical location. Put the physical real name, "Phnom Penh" in the Merchant City Code field if the merchant is located in Phnom Penh, Cambodia.

The Merchant Information – Language Template (ID "64") is a template, which contains other data fields, which may be used by a mobile application to present the merchant information in an alternate language (Table 4.3B).

Table 4.3B: Data Fields for Merchant Information – Language Template (ID "64")

ID	Name	Format	Length	Presence	Remarks
"00"	Language Preference	ans	"02"	M	
"01"	Merchant Name— Alternate Language	S	Var. up to "25	M	
"02"	Merchant City— Alternate Language	S	var. up to "15"	O	
"03"- "99"	RFU for EMVCo	S	var. up to "99"		Data objects reserved for EMVCo

If the Merchant Information – Language Template (ID "64") is present, the template shall contain the Language Preference field (ID "00") and Merchant Name — Alternate Language field (ID "01"). It may contain the Merchant City — Alternate Language field (ID "02"). All other IDs within the Merchant Information—Language Template are RFU for EMVCo.

The data fields with IDs "01" and "02" are used as an addition to the merchant information under the root. While the equivalent data objects under the root are defined with a format of Alphanumeric Special, and as such can only contain the Common Character Set, the data fields with IDs "01" and "02", if present, are defined with a format of String, so therefore may contain a different character set.

The Language Preference field (ID "00") shall contain 2 alphabetical characters coded to a value defined by [ISO 639]. The value should represent the single language used to encode the Merchant Name—Alternate Language field (ID "01") and the optional Merchant City—Alternate Language field (ID "02").

4.4 Transaction Value

The Transaction Value data objects (Table 4.4) specify the currency and amount of a transaction. They also include tip or convenience indicators, which allow merchants or customers to specify the convenience fee in fixed value or percentage.

Table 4.4: Transaction Value

ID	Name	Format	Length	Presence	Remarks
"53"	Transaction Currency	N	"03"	M	A numeric code based on [ISO 4217], e.g. put "116" for KHR.
"54"	Transaction Amount	ans	Var. up to "13"	C	
"55"	Tip or Convenience Indicator	N	"02"	O	
"56"	Value of Convenience Fee Fixed	ans	Var. up to "13"	C	
"57"	Value of Convenience Fee Percentage	ans	Var. up to "05"	C	

The Transaction Currency (ID "53") shall conform to [ISO 4217] and shall contain the 3-digit numeric representation of the currency. For example, KHR is represented by the value "116". The value should indicate the transaction currency in which the merchant transacts.

The Transaction Amount (ID "54"), if present, shall be different from zero, shall only include (numeric) digits "0" to "9" and may contain a single "." character as the decimal mark. When the amount includes decimals, the "." character shall be used to separate the decimals from the integer value and the "." character may be present even if there are no decimals. The Transaction Amount shall not be included if the mobile application should prompt the consumer to enter the amount to be paid to the Merchant.

The payment system operators should follow the rules and format in accordance with the EMV QRCPS to process the Transaction Value IDs of the QR Code.

4.5 Additional Data Template

The ID "62" is a template which includes common additional data objects such as Bill Number and Reference Label. It also allows payment operators to define their own additional data objects.

Table 4.5: Additional Data

ID	Sub- ID	Name	Format	Length	Pre- sence	Remarks
"62"	"01"	Bill Number	ans	var. up to "25"	O	
	"02"	Mobile Number	ans	var. up to "25"	O	
	"03"	Store Label	ans	var. up to "25"	O	
	"04"	Loyalty Number	ans	var. up to "25"	O	
	"05"	Reference Label	ans	var. up to "25"	O	
	"06"	Customer Label	ans	var. up to "25"	O	
	"07"	Terminal Label	ans	var. up to "25"	O	
	"08"	Purpose of Transaction	ans	var. up to "25"	O	
	"09"	Additional Consumer Data Request	ans	var. up to "25"	O	
	"10" – "49"	Reserved for EMVCo	S		O	
	"50"	Reserved for FPS	S		O	
	"51" – "55"	Reserved for the WG	S		O	
	"56" – "99"	Reserved for Cambodia payment system operators	S		O	Dynamically used by payment operators for use in Cambodia

The payment operators should follow the rules and format in accordance with the EMV QRCPS to process the Data Objects for Additional Data Field Template of the QR Code. As the maximum data size of this Additional Data Field Template (ID "62") is only 99 characters, it is highly recommended that the operators make use of the pre-defined additional data objects (Sub-IDs "01" – "09") and avoid defining their own additional data objects in this template so as to prevent data overflow when QR codes of several payment system operators are combined into one common QR Code.

Annex A

Members of Working Group on KHQR Code Standard in Cambodia consist of representatives from the following institutions:

The Association of Banks in Cambodia:

ACLEDA Bank
CIMB Bank
Angkor Capital Specialized Bank
Foreign Trade Bank of Cambodia (FTB)
Phnom Penh Commercial Bank (PPCBank)
Wing (Cambodia) Limited Specialised Bank

The Cambodian Association of Finance and Technology (CAFT):

Bongloy

Microfinance deposit taking institutions (MDI):

AMK

Card schemes:

MasterCard
UnionPay
Visa