

2025  
ASIA-PACIFIC  
COMMUNITY  
MEETING

# Shift in Perspective:

Card-Linked QR Payments



# Nopphorn Danchainam

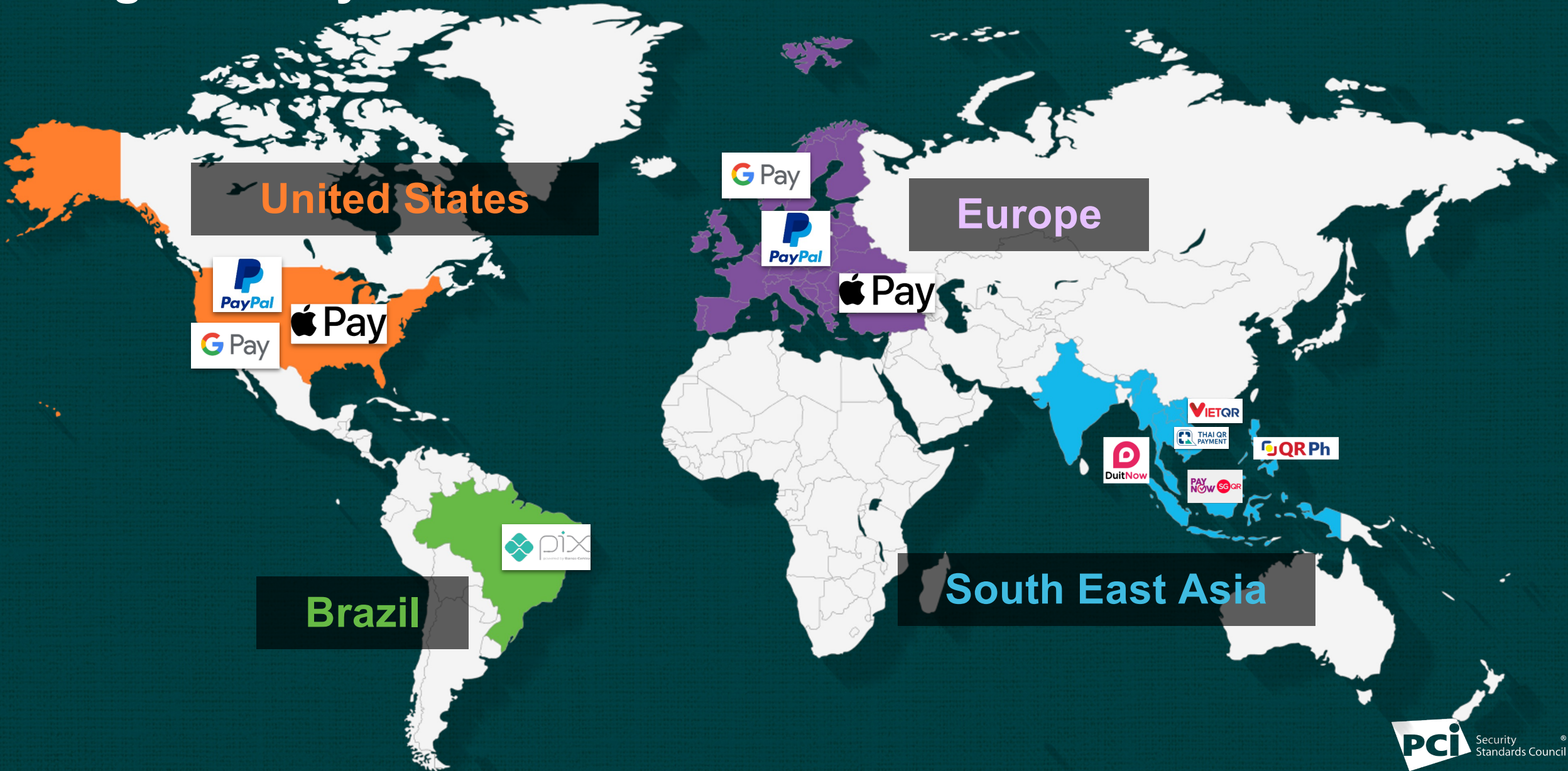
Emerging SEA QR Payments

Chief Executive Officer

Digio (Thailand) Co., Ltd.

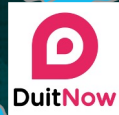
digio

# Regional Payment Trends



# South East Asia

The rise of **QR payments**



Mobile-First Leapfrog



Government Role & Financial Inclusion



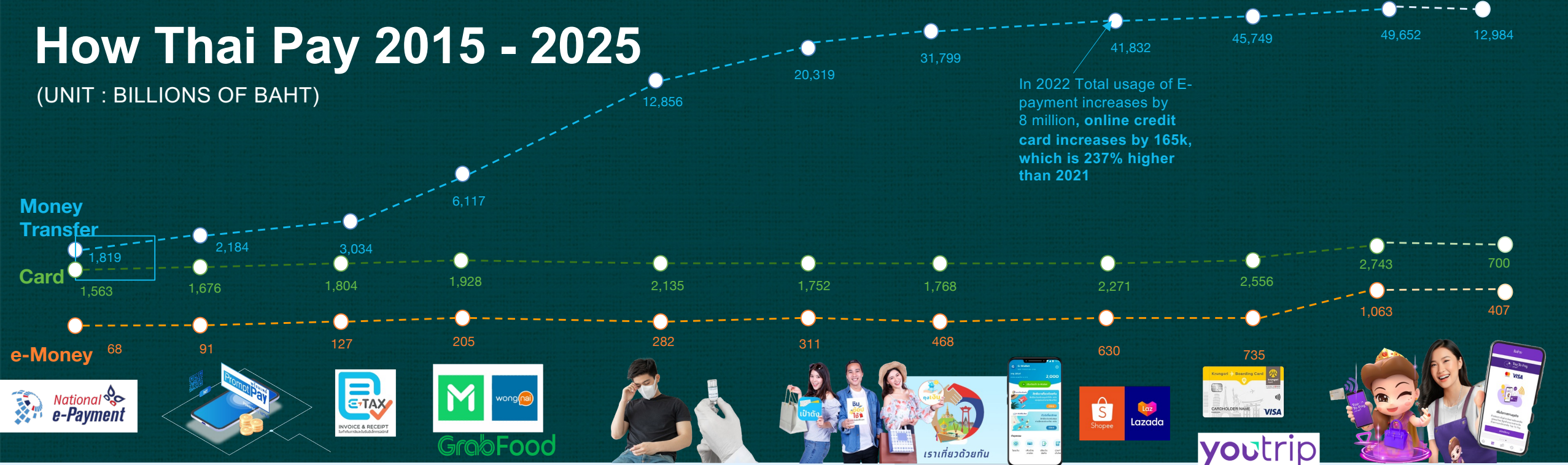
Low Infrastructure Costs



Cross-Border Interoperability Efforts

# How Thai Pay 2015 - 2025

(UNIT : BILLIONS OF BAHT)



Year	Key Events
2015	Dec 2015 - Thai Government launched 'National e-Payment' to support e-Payment, e-Tax Invoice, e-Receipt
2016	2016 - Thai Online tax invoice first used in Thailand
2017	Jan 2017 - PromptPay the or Thai QR was first launched by the Ministry of Finance, the Bank of Thailand, and the Thai Bankers Association.
2018	2018 - LINEMAN Wongnai and Grabfood, Food ordering platform with e-payment first launched in Thailand.
2019	2019 - COVID was spreaded in the late 2019. Apr 2020 - Thailand announced the first COVID lockdown Sep 2019 - The Government's 1,000-baht cash giveaway via G Wallet on Paotang App
2020	COVID Oct 2020 - "Khon La Khrueng" First launched co-payment subsidy on G Wallet, Paotang App Oct 2020 - Robinhood First Launch Mar 2020 - Government's 10,000 baht handout via Promptpay
2021	2021 - "We Travel Together"(Rao Tiew Duay Kan) The government will subsidize Thai hotel nights at 40% off, Thai Tourists pay the remaining 60% via Paotang App.
2022	2022 - Japan / KOREAN Open free VISA 2022 - Shopee / Lazada / first earn profits from 10 years
2023	2023 - Travel Card payment value grows by 200% using by Thai Tourists.
2024	2024 - SCB launches Mae Manee Tap-To-Pay, the first SoftPOS contactless acceptance on mobile phone
2025	2025 - KPlus enhance the scan QR feature to be able to scan QR Alipay+, PayPay, UnionPay

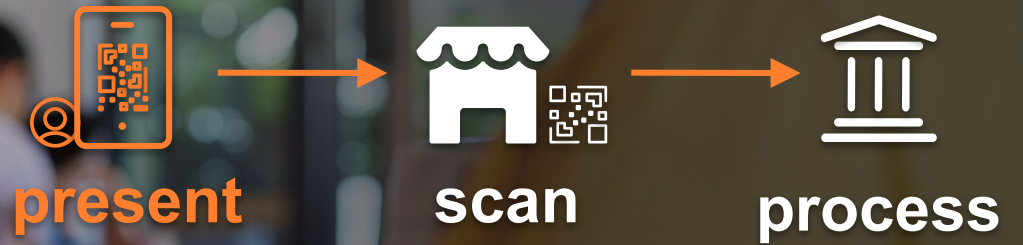
# QR Type

Payment Modes & Rails

# Merchant Presented (M2M)



# Customer Presented (CPM)





# Multi-Rail Capability

One QR, Multiple payment choices



# Thai QR : In-App Funding Source Selection:



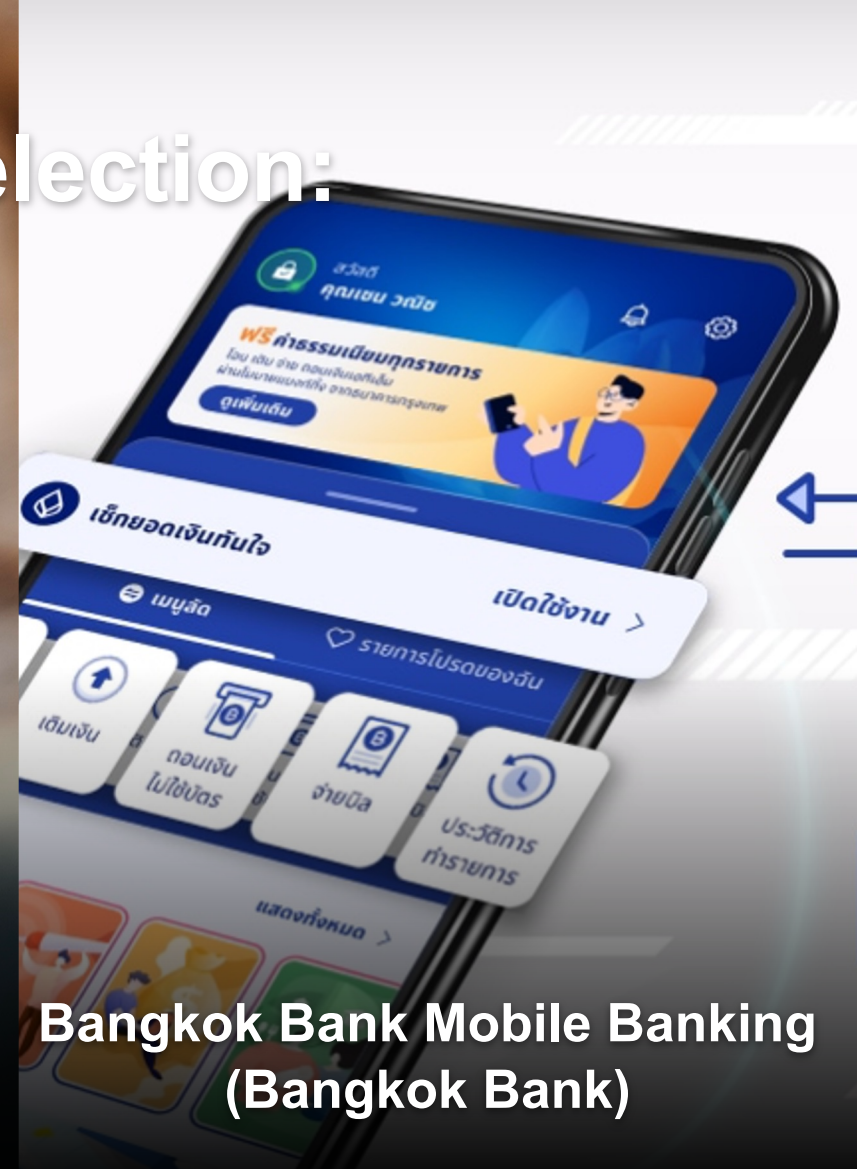
**KPLUS**  
(Kasikorn Bank)

After scanning, choose linked bank account (PromptPay) or KBank credit card



**SCB Easy**  
(Siam Commercial Bank)

Select the bank account or credit card after scanning



**Bangkok Bank Mobile Banking**  
(Bangkok Bank)

Chooses between savings (PromptPay) or Visa/Mastercard card

# Card vs. QR

Offline Payments

Pre-Authorization

Chargeback & Dispute



# Card

PAN protected by PCI DSS  
EMV chip  
CVV  
tokenization.





# SEA QR

Identifier-Centric registration/issuance of PromptPay ID, mobile app authentication (PIN/biometric), and A2A network integrity.



## QR Credit

PANs and PromptPay IDs serve as critical data elements for authorizing transactions.



# Authentication in QR Payment

PIN  
Biometric Recognition  
3DS2



# Transaction Flow Security



# PCI DSS Impact & CDE Scope Revisit

# Vulnerabilities & Specific Risks



**QR Code  
Spoofing/Tampering  
(Quishing)**



**Malware on  
Consumer  
Devices**



**Insecure Mobile  
Banking Apps**



**Social  
Engineering &  
MITM**

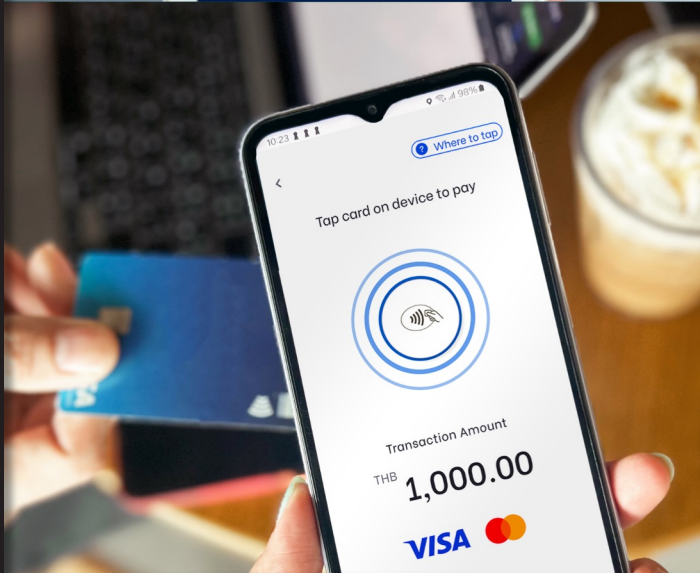


**Multi-Rail  
Security  
Complexities**

# Merchant System Handle PAN / Token?

## Card Rail

MPM | CPM



In-scope

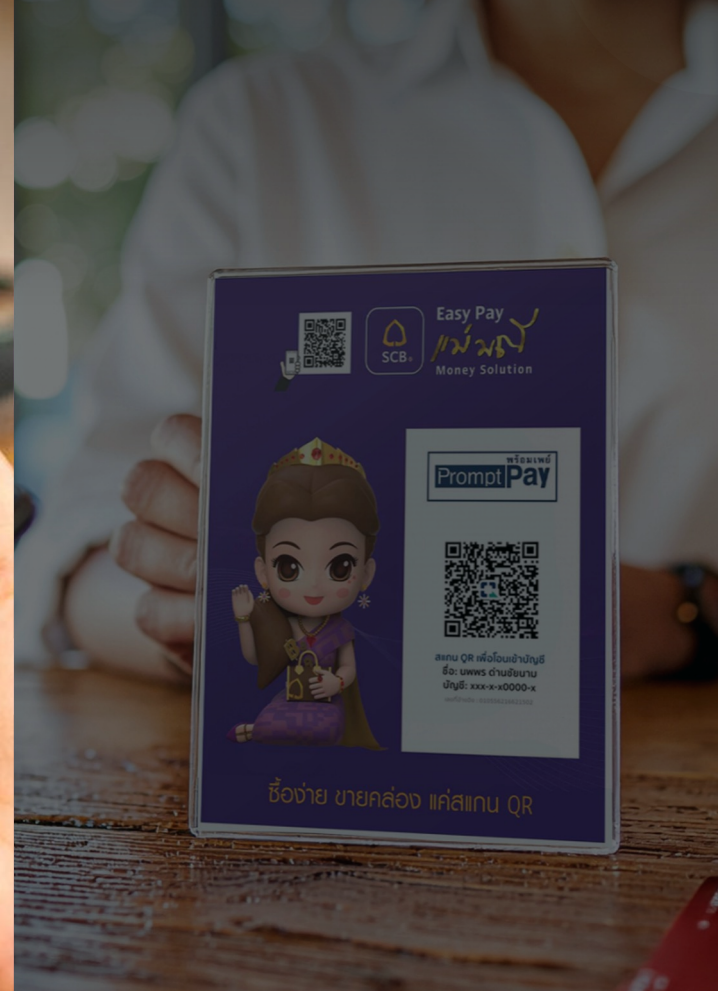
## Multi-rails

QR + Card



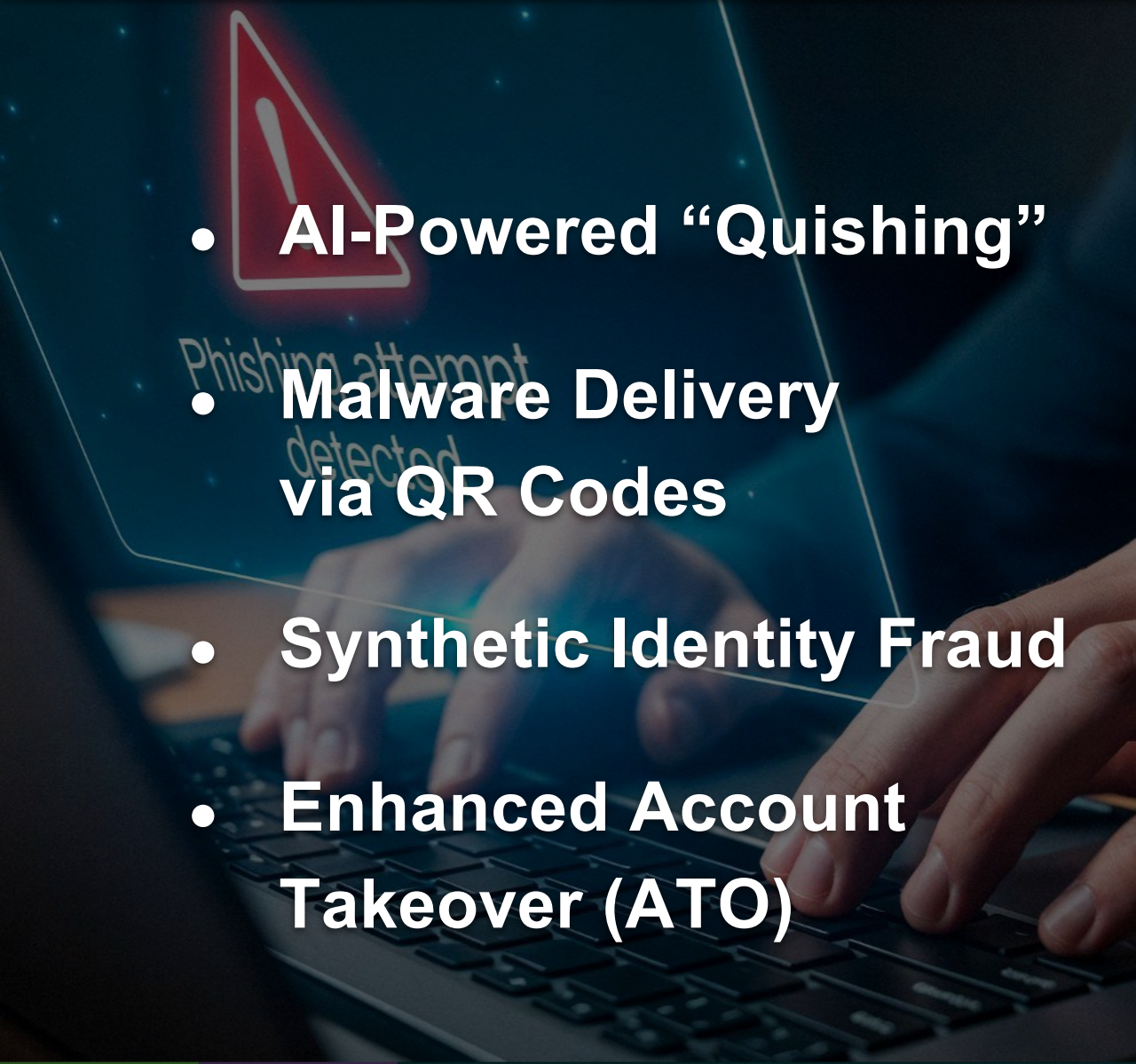
In-scope

## A2A Rail

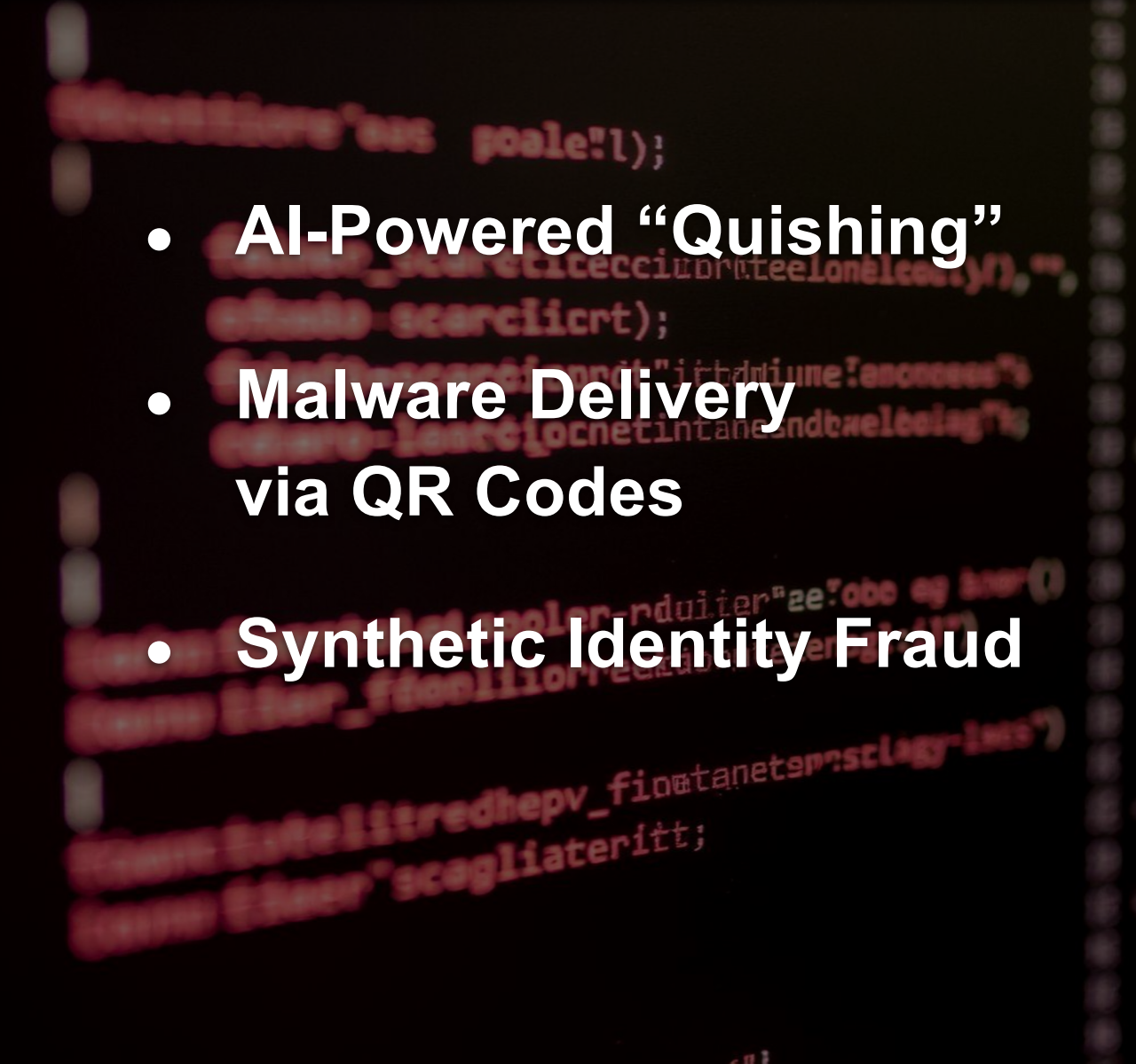


Not In-scope

# AI

- 
- **AI-Powered “Quishing”**
  - **Malware Delivery via QR Codes**
  - **Synthetic Identity Fraud**
  - **Enhanced Account Takeover (ATO)**

# Quantum

- 
- **AI-Powered “Quishing”**
  - **Malware Delivery via QR Codes**
  - **Synthetic Identity Fraud**

What's  
**NEXT**

?

