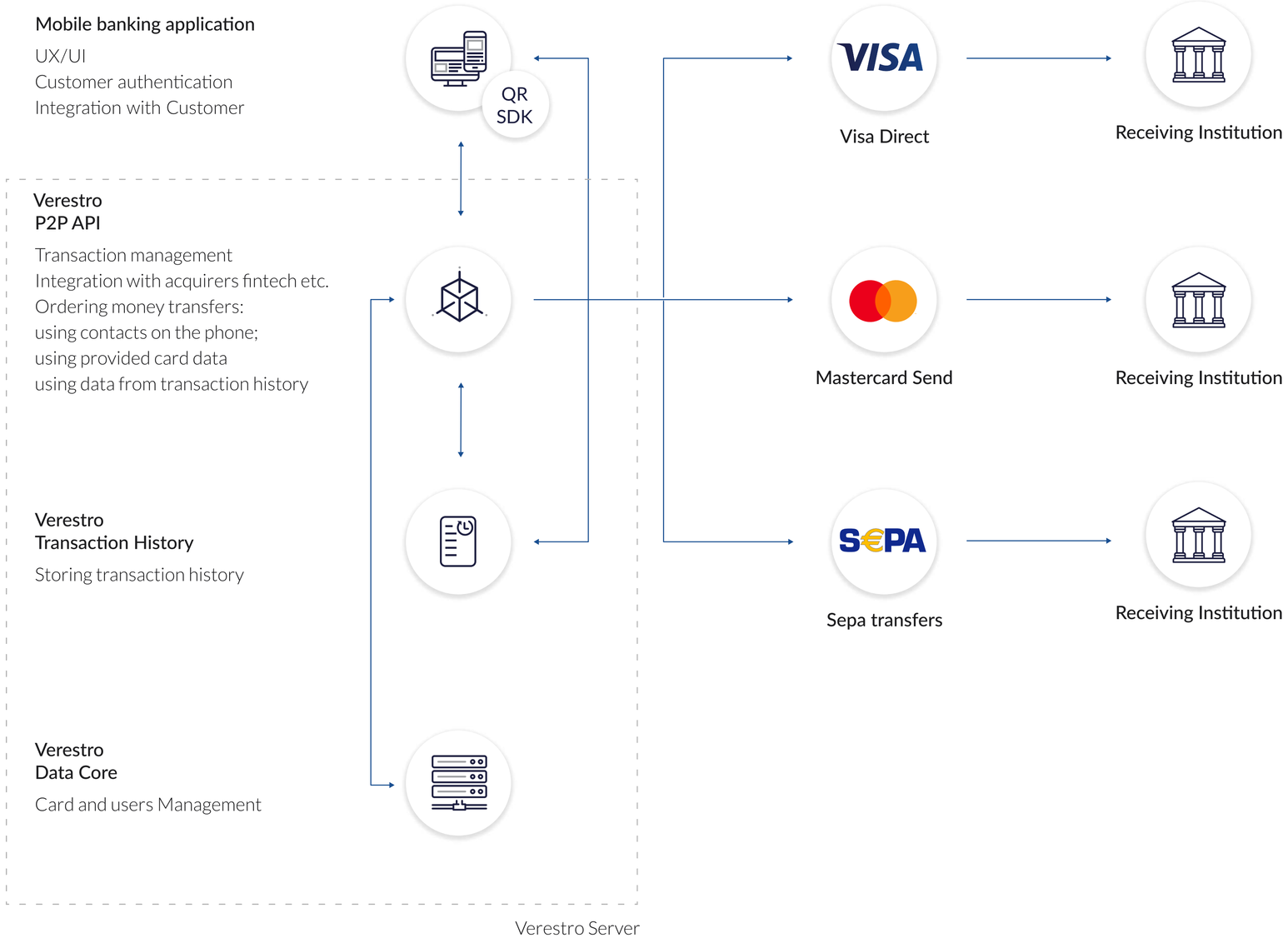

QR Payments Architecture