

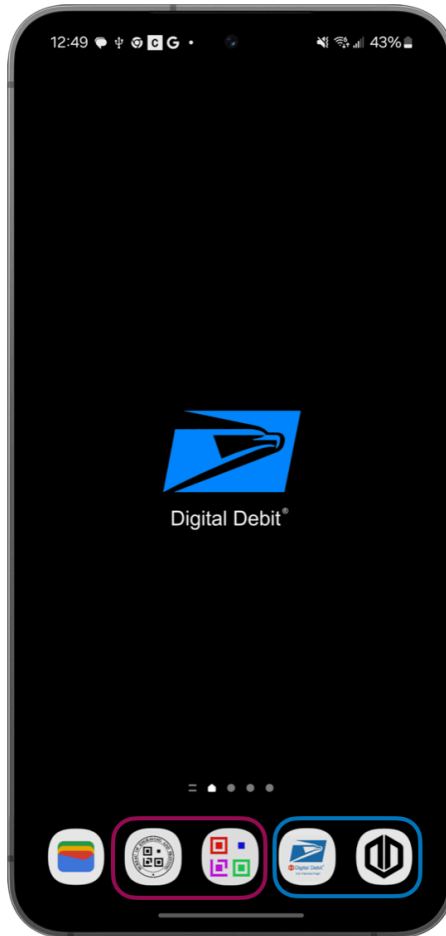
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**BEPgov AES 256-bit variPIN
Real-Time Payments Transport**

For the Security Enhancement of Global
Barcode Systems

USPS GUSD Global Payments

Polygon USDC and U.S. RegC USPS
Datamatrix Codebox scanning application



FinTech Division

USTFD BEPgov & USPS Digital Debit Platforms

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Input Data QR Payload Formats



lobstr.co USDC enter: `username*lobstr.co`



PayPal Me enter: `https://paypal.me/username`



Cash App enter: `https://cash.app/$username?qr=1`



Alipay enter: `https://qr.alipay.com/allipay_issued_QR_ID`



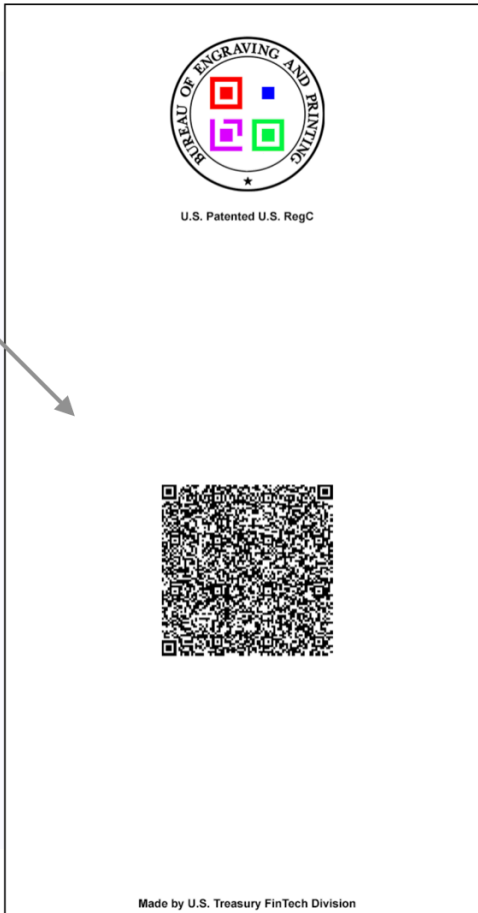
WeChat Pay enter: Copy and paste Wepay App QR payload



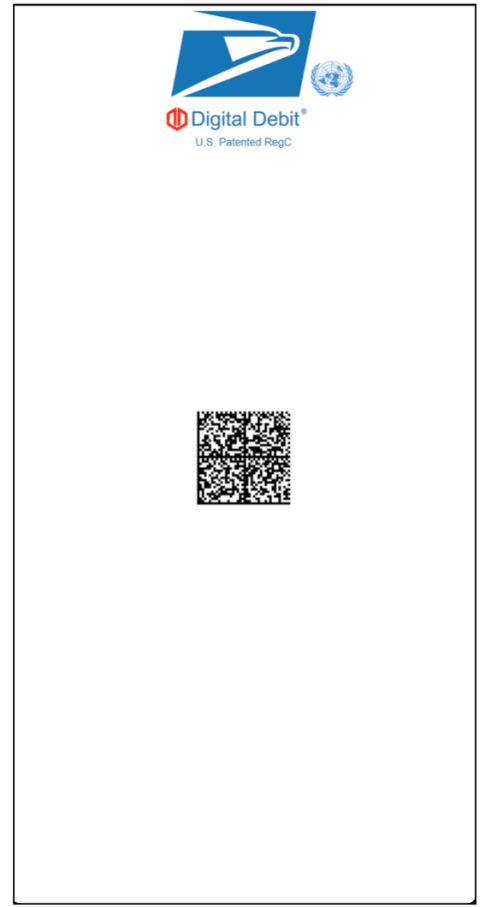
Paytm enter: `paytmmp://copy_and_paste_full_QR_payload`



UPI enter: `upi://copy_and_paste_full_QR_payload`



Globally Programmable AES 256-bit Trusted Transport Scanner

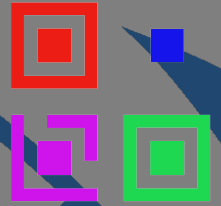


USPS GUSD Datamatrix tied to Polygon USDC



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BEPgov CardPay Scanner User Manual

Welcome to the BEPgov CardPay Scanner user manual. CardPay Scanner is a secure, patented P2P payment system designed exclusively for Digital Debit OEM devices. It uses AES 256-bit encryption and a variable PIN (variPIN) technology to ensure secure transactions that cannot be spoofed or defrauded.

Getting Started with BEPgov CardPay Scanner

Supported QR Payload Input Data:

- **For Stripe:** Copy and paste your Stripe Paylink
- **For Iobstr.co USDC:** Enter your username followed by *Iobstr.co.
- **For PayPal Me:** Enter your PayPal link as <https://paypal.me/username>.
- **For Cash App:** Enter your Cash App link as [https://cash.app/\\$username?qr=1](https://cash.app/$username?qr=1).
- **For Alipay:** Enter your Alipay link as https://qr.alipay.com/alipay_issued_QR_ID.
- **For WeChat Pay:** Copy and paste your WeChat App QR payload.
- **For Paytm:** Enter the Paytm link as paytmmp://copy_and_paste_full_QR_payload.
- **For UPI:** Enter the UPI link as upi://copy_and_paste_full_QR_payload.
- *Note: All other custom Deeplinks and URLs are also compatible, ensure your end-users install any corresponding Android apps for scan-to-open actions.*

Using BEPgov CardPay

- **Scan with variPINSM Scanner:** Once the scanner is open, use it to scan the BEPgov animated code, align the Scanner countdown display with the BEPgov code countdown. This QR code contains the encoded payment details and changes every 30 seconds for added security.

Display Settings

- **Access Settings:** To change the settings, click on the QR code in the interface to hide and unhide the settings section.
- **Input Data:** Enter the URL or payment handle for the service you are connecting to.
- **Background (BG) URL:** To change the background of the QR display for your business branding or expressive personalization, enter the URL of the desired image.

Security Features

- **variPINSM Technology:** The Palm PilotTM proprietary variPINSM changes every 30 seconds. Only the BEPgov CardPay Scanner can decrypt this QR and open its contents on the device, making it immune to spoofing fraud.
- **AES 256-bit Encryption:** BEPgov CardPay QR uses AES 256-bit encryption.