NEPAL CLEARING HOUSE LTD. (NCHL)

NATIONAL PAYMENT SWITCH (NPS)
& NEPALPAY Brand Guidelines

Ver 3.0

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1. Background

Implementation of nationwide electronic image based cheque clearing (NCHL-ECC) system and interbank payment system (NCHL-IPS), *connect*IPS e-Payment System and Real-Time Gross Settlement (RTGS) were major transition in the payment systems of Nepal. National Payments Interface (NPI) was implemented and in operation as an extended interface of the underlying NCHL-IPS system, *connect*IPS (real-time retail payment system operated by NCHL) and for integrating with BFIs and service providers. And now, in process of extending the payment systems in Nepal and as part of the National Payment Switch - NPS (implementation as per NRB's approval Ref. No. PSD/11/6/077/78, dated 19th Kartik 2077), it is required to scale-up the existing NPI for interoperability of all non-card retail payments including implementing infrastructure of NepalQR, extending overlaying services, introduce debit instrument, PSO settlement and establish it as an open API for extending future use cases of digital payments.

'NepalQR Standardization Framework and Guidelines' was issued by NRB in February 2021 to standardize QR codes as per EMVCo standard by bringing uniformity for interoperability, scalability and security. Hence, an implementing infrastructure for NepalQR, as a part of the National Payment Switch and the system operated by NCHL as a clearing house, has been mandated by NRB to establish and operate national QR scheme/network and internetwork transaction settlement, corresponding to which NEPALPAY QR has been implemented.

These shall be together referred as "National Payment Switch" or "NPS" with the public facing brand (for retail instruments, QR and card) being coined as "NEPALPAY".

As per NPS NEPALPAY QR Operating Rules Clause No. 8.1 (7) to publish NEPALPAY QR brand guideline, NepalQR Standardization Framework & Guidelines clause No. 4.13 (1) and as an initial guideline for Nepal payment card (NEPALPAY Card) brand, this NPS & NEPALPAY Brand Guideline has been formulated as the main guideline of the brands 'NPS' and "NEPALPAY".

While initial brand of Nepal payment card has been included, further detail of the same shall be included for the card and card related brands in later versions of the document when the instrument is rolled out.

1.1. Scope of the document

As per NPS NEPALPAY QR Operating Rules the clause No. 8.1 (7) to publish NEPALPAY QR brand guideline and as an initial guideline for Nepal payment card (NEPALPAY Card) brand, this NPS & NEPALPAY Brand Guideline has been formulated as the main brand guideline of 'NPS' and "NEPALPAY". This includes details of the 'NEPALPAY' as public brand including specific products and/or instruments including do's and don'ts of its usage. The objective is to ensure that 'NPS' and NEPALPAY' brand is visible and consistency is maintained across all platforms.

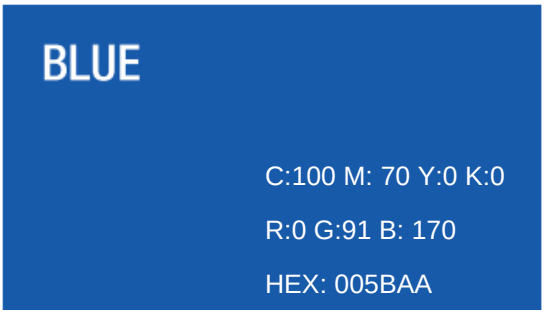
This guideline has been published for consumption by the stakeholders in NPS ecosystem involving member BFs, Indirect/Technical members, Issuers and Acquirers, Merchants and Third Party partners of the members who consume or extend the instruments and/or services of NPS.

2. NPS Product Branding

2.1. Brand Color

The brand colors used in the NPS, NEPALPAY and underlying brand logos are derived from Nepal's flag color, namely red and blue, in order to emphasize the national brand for digital payment. The 'Red' color indicates the pro-activeness and aggressiveness as how the product is being driven and the excitement and confidence of the brand. And the 'Blue' color represents peace, harmony and calmness. Hence the amalgamation of the two colors in NPS and NEPALPAY logo connotes the calm yet aggressive approach for driving the product and/or services of NPS with multiple stakeholders at national level.

The brand mark and commonality of the brand along with sub-brands (products under NPS) will be reflected through the color palette, typography, imagery and logo mark.



Blue color is often connected with competence and trustworthy which the brand reflects in its implementation of digitizing Nepal's payment system. Further, the color also denotes characteristics of calmness and peace.



Red color creates excitement and confidence in the product and reflects energizing nature.

2.2. Brand Mark

NPS and its logo shall represent the high level brand of national payment switch, under which all the instruments and services will be created with public brand of NEPALPAY. NEPALPAY logo shall be used across the NPS ecosystem by all the members and stakeholders including member BFIs, Indirect/Technical members, Issuers and Acquirers, Merchants and Third Party partners as an acceptance mark in their platforms, channels, scanning page, requesting page, transaction details/history etc. However, wherever the National Payment Switch is to be used across the NPS ecosystem, NPS logo shall be used as per the guidelines.

2.2.1 Brand Lockup

The primary lockup of the National Payment Switch as 'NPS' brand mark consists of the logo and the wordmark. The brand emblem clearly denotes the image for the NPS brand. The emblem is in the form of **"n"** presented in our national flag's primary red color as well as represents the flags waving movement. It also connotes Nepal, as national level payment infrastructure.

The emblem shall be carried in NPS logo and the same will be carried forward to the underlying brand logos as well, i.e. NEPALPAY, corresponding to the subsequent instruments and/or use cases**.** The brand mark and commonality of the brand along with the sub-brands, will be reflected through the emblem, which will be correlated in terms of color palette, typography, imagery and logo mark. The logo colors are derived from Nepali flag's red and blue. The rectangular element around NPS is a visual representation of ecosystem that NPS enables for all the stakeholders in the digital payment ecosystem.

Brand lockup of National payment switch is as follows:



Brand lockup of NEPALPAY that will be used for the underlying public instruments is as follows:



Brand lockup of one of the underlying public instruments, NEPALPAY QR is as follows:



Additionally the following brand lock up can also be used for NEPALPAY QR :



Brand lockup of one of the underlying public instruments, NEPALPAY Card is as follows:



Note: Always use the artwork provided and do not alter or recreate the Brandmark. Master artwork files shall be available in NCHL's corporate website.

2.2.2. Brand Logo

The brand logo shall be used in all cases except specifically referred in the guideline.
For National Payment Switch (NPS):



For NEPALPAY:



For NEPALPAY QR with tagline:

Option 1:



Option 2:



For NEPALPAY Card with tagline

Option 1:



Option 2:



2.2.3. Clear Space for Logo

Clear space is the area that is required around the outside of the logo. It must be kept free of other graphic elements such as headlines, text, images and the outside edge of materials. The minimum required clear space for the logo is defined by the measurement “X” as shown in the illustration. This measurement of 'X' is equal to the width of the icon 'n' used in the Brand logo of National Payment Switch (NPS).





2.3. Logo size

Every asset and/or material used by external stakeholders of NPS shall act as a medium of communication and hence shall be consistent in terms of design. The proportions and designs as illustrated in this document shall be used in all communications related to NPS and its sub-brands (products under NPS). The proportions, size and space must not be altered, redrawn, embellished or recreated in any way. Required care shall be taken while resizing the logo based on the illustration provided in this document.

The minimum height of the Brand Icon (NPS and NEPALPAY) should be maintained at least 1 CM on any design/ print medium. The specific size of the logo shall be as defined in the previous sections of this guideline.

2.4. Typography

The brand's typeface is Helvetica Neue font family in English documentation and Aakriti font Family for Nepali documentation.

Helvetica Neue Font Family

Helvetica Neue 75 Bold
Helvetica Neue 76 Bold Italic

Helvetica Neue 65 Medium
Helvetica Neue 66 Medium Italic

Helvetica Neue 55 Roman
Helvetica Neue 56 Italic

Helvetica Neue 45 Light
Helvetica Neue 46 Light Italic

Helvetica Neue 75 Bold Condensed
Helvetica Neue 77 Bold Condensed Oblique

Helvetica Neue 67 Medium Condensed
Helvetica Neue 67 Medium Condensed Oblique

Helvetica Neue 57 Condensed
Helvetica Neue 57 Condensed Oblique

Helvetica Neue 47 Light Condensed
Helvetica Neue 47 Light Condensed Oblique

Aakriti Font Family

आकृति बोल्ड
आकृति रेगुलर
आकृति आईतालिक

In case if the graphical logo of National Payment Switch and NEPALPAY could not be used, these are to be represented in Helvetica Neue 65 Medium Font in below specifications:

1. National Payment Switch – with 'N' of National, 'P' of Payment and 'S' of Switch in uppercase, while rest all the letters in lowercase
2. NPS - with all the letters in uppercase
3. NEPALPAY - with all the letters in uppercase

2.5. Improper Usage of logo

NPS brand lock up along with NPS logo mark, text of National Payment Switch and underlying tagline 'Unifying Payments for Nepal' are to be used to represent NPS and in similar line to be applicable for its sub-brands. Usage of any other mnemonic, icon, visual or graphic element even for representational purposes are prohibited.



1. Do not stretch or distort



2. Do not change color



3. Do not rotate



4. Do not mask with other images



5. Do not apply any blending effects such as transparency and multiply



6. Do not add effects such as drop shadow or outer glow

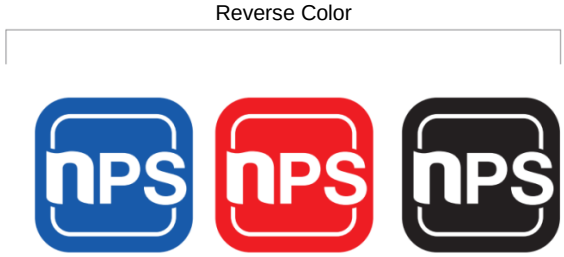
2.6. Logo implication in single color, reverse color, black&white

On occasions where there is printing limitation and visual distraction, the logo can be used in the single color within the color palette of logos as shown below. Also, in case of black & white visual, logos as shown below are to be used.

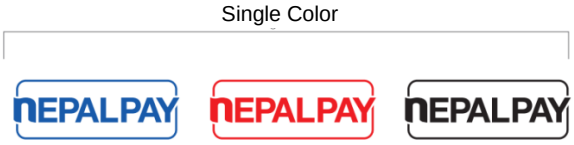
Single Color



Reverse Color



Single Color



Reverse Color



3. NEPALPAY QR at Acquiring Side

Branding of acquirer BFI and/or PSP logo and that of network(s) shall be included in the acquiring QR instrument at merchant points. The branding can be in form of sticker, QR stand with sticker, forex sticker, etc. as per the space availability at the merchant point. The production and placement of such QR at the merchant point shall be the responsibility of the respective merchant acquiring BFI and/or PSP. In case of multiple networks acquired as aggregated QR, the acquirer shall ensure that the brand/ logo of NEPALPAY QR within acquiring instrument (QR display) is placed alphabetically with comparable sizing to avoid inappropriate placement or to patronize any one scheme.

3.1. NEPALPAY in QR Stands

3.1.1. Use case 1 (Aggregated with Other Networks & merchant acquired by BFI)

In case of QR aggregation of multiple networks, the respective logos of the networks shall be placed in alphabetical order maintaining the same height of the logos, such that they are placed in a non-discriminatory fashion. Following is a sample QR template for aggregated with other networks & merchants acquired by BFI. The content represented in grey shall be brand color of the acquiring entity.


Acquirer
Bank / PSP Logo
4.5
5.1
0.3
1.4
2
0.3
0.3
4.7
SCAN & PAY
0.6
0.3
0.3
5.3
15.2
Dimension in CM
0.3
ABCDEFGH IJK LMNOP QRST 1234
XYZ ABCDEFGH IJKLMNOP QRSTU
Merchant Address
Merchant ID
Terminal ID
0.5
0.3
0.65
0.3
We Accept
0.6
NEPALPAY
Integrating NepalQR
1.5
0.2
For Support
Email: <acquirersupportemail> Contact: +977 98400000000
Branch Name: ABCD EFGHIJKLAMA, QRST
0.6
10
10

3.1.2. Use case 2 (Aggregated with Other Networks & merchant acquired by PSP in partnership with BFI)

In case of QR aggregation of multiple networks, the respective logos of the networks need to be placed in alphabetical order, such that they are placed in a non-discriminatory fashion. Following is a sample QR template for aggregated with other networks & merchants acquired by PSP in partnership with BFI. The content represented in grey shall be brand color of the acquiring entity.



3.1.3. Use case 3 (Single network & merchant acquired by BFI/ PSP)

This is a case of single NEPALPAY QR acquired by BFI or PSP and following is a sample QR template. The content represented in grey shall be brand color of the acquiring entity.



3.1.4. Use case 4 (Single network & merchant acquired by PSP in partnership with BFI)

This is a case of single NEPALPAY QR acquired by PSP in partnership with BFI and following is a sample QR template. The content represented in grey shall be brand color of the acquiring entity.



3.1.5. Use case 5 (Single network & merchant acquired by BFI/PSP along with Merchant Logo and elements)

This is a case of single NEPALPAY QR acquired by BFI/PSP and following is a sample QR template. For critical or major merchants, the logo and the brand elements of merchant shall also be included in the QR template. The content represented in grey shall be brand color of the acquiring entity.



3.1.6. Use case 6 (Single network & merchant acquired by BFI/PSP for the merchant with parent-child sub merchant concept)

This is a case of single NEPALPAY QR acquired by BFI/PSP and following is a sample QR template. For the merchant with parent-child concept, the logo of parent merchant to be displayed in the template and the name of sub-merchant to be mentioned. The content represented in grey shall be brand color of the parent merchant entity.



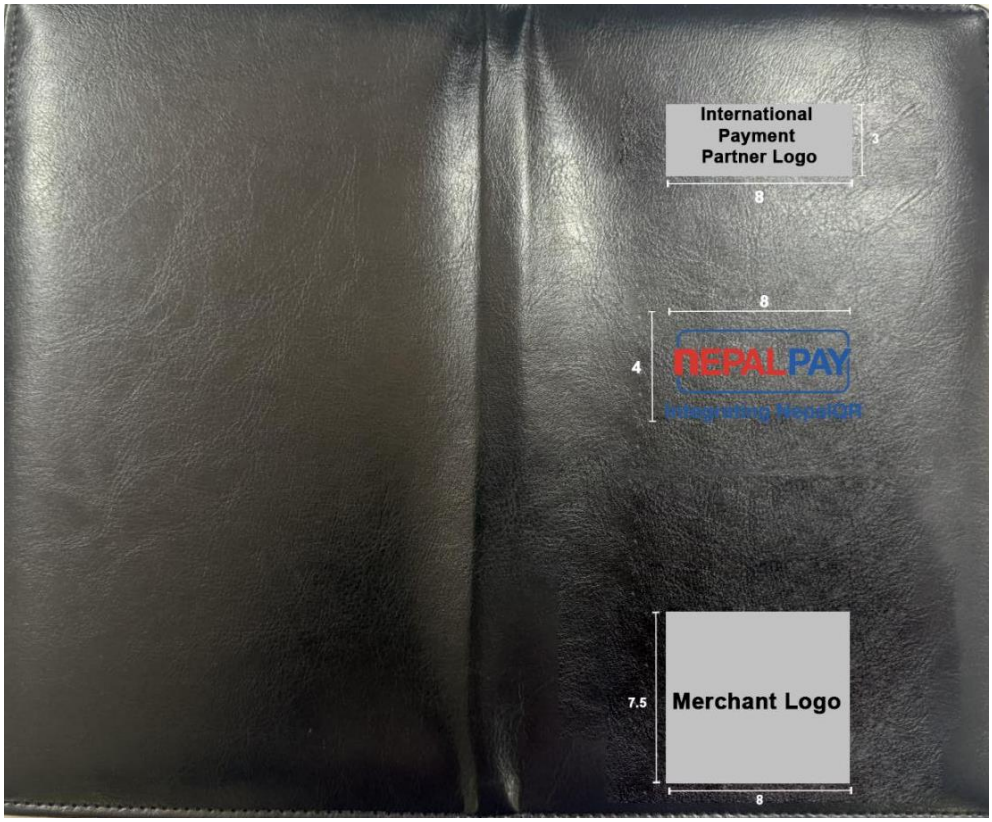
3.1.7. Use case 7 (Single network & merchant acquired by BFI/PSP for the merchant with parent-child sub merchant concept and technical vendor logo)

This is a case of single NEPALPAY QR acquired by BFI/PSP and following is a sample QR template. For the merchant with parent-child concept, the logo of parent merchant to be displayed in the template and the name of sub-merchant to be mentioned. The technical vendor logo also to be displayed in the template. The content represented in grey shall be brand color of the parent merchant entity.

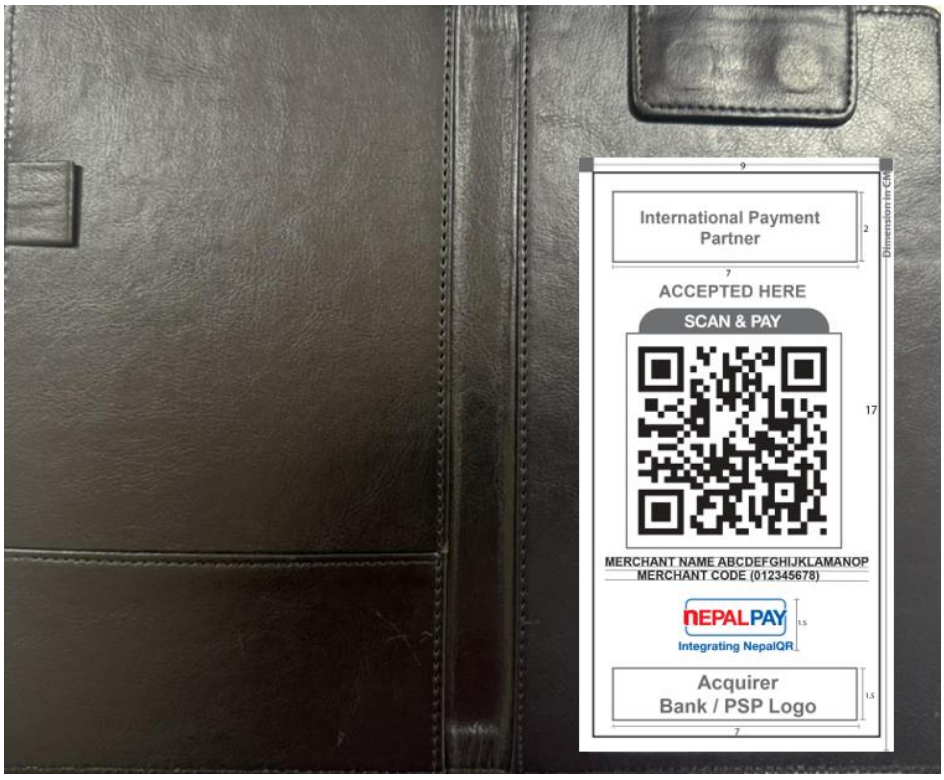


3.1.8. NEPALPAY QR in bill folder 5

Outside



Inside



3.2. NEPALPAY as Dynamic QR

This is a case of dynamic NEPALPAY QR acquired by BFI or PSP and QR placed in payment gateway or acquiring device (e.g. POS, Billing system, etc.). Following is a sample QR template for the case.

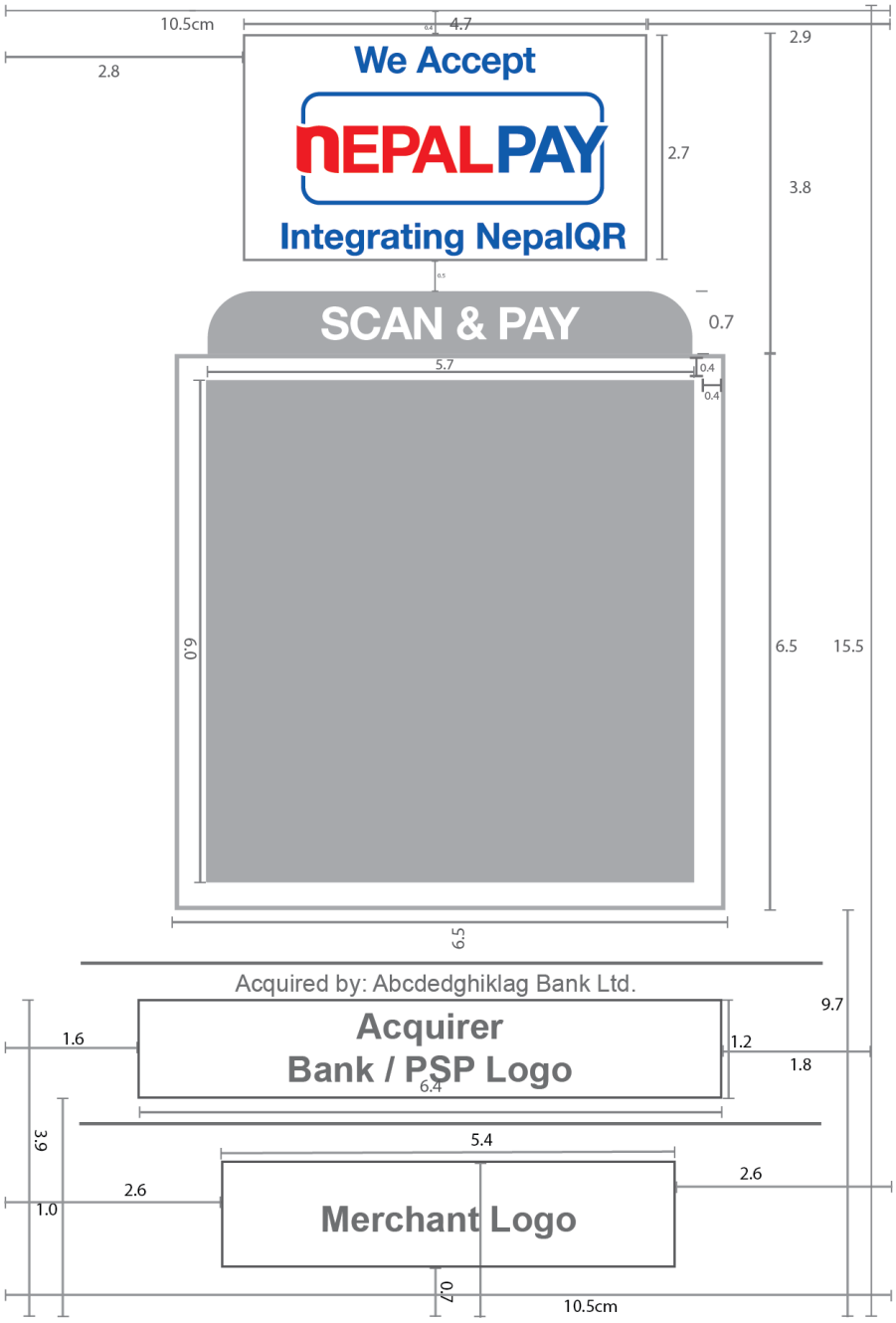
3.2.1 NEPALPAY as Dynamic QR in POS



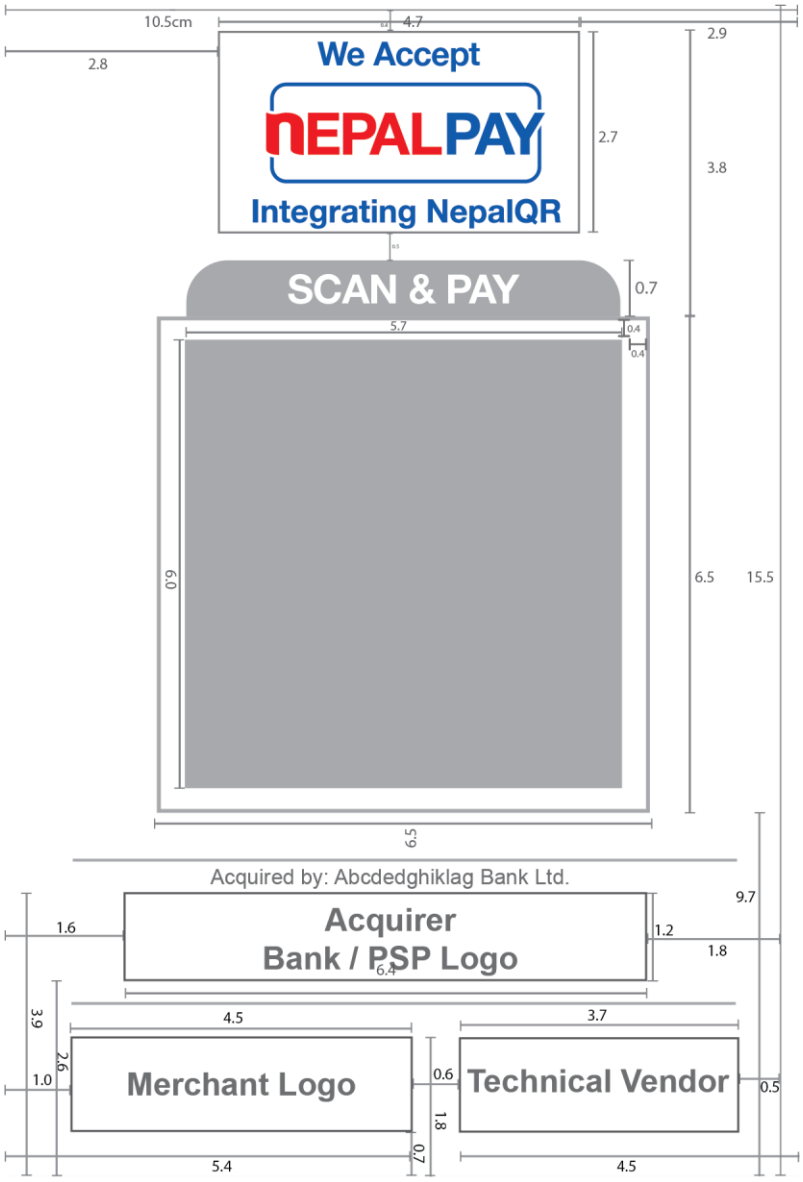
3.2.2 NEPALPAY as Dynamic QR in Gateway



3.2.3 NEPALPAY as Dynamic QR in Billing System (with Merchant logo only)



3.2.3 NEPALPAY as Dynamic QR in Billing System (with Merchant logo and Technical vendor logo)



3.3. QR Accceptance Reference

Following is a reference of NEPALPAY QR for placement at merchants and/or service providers.

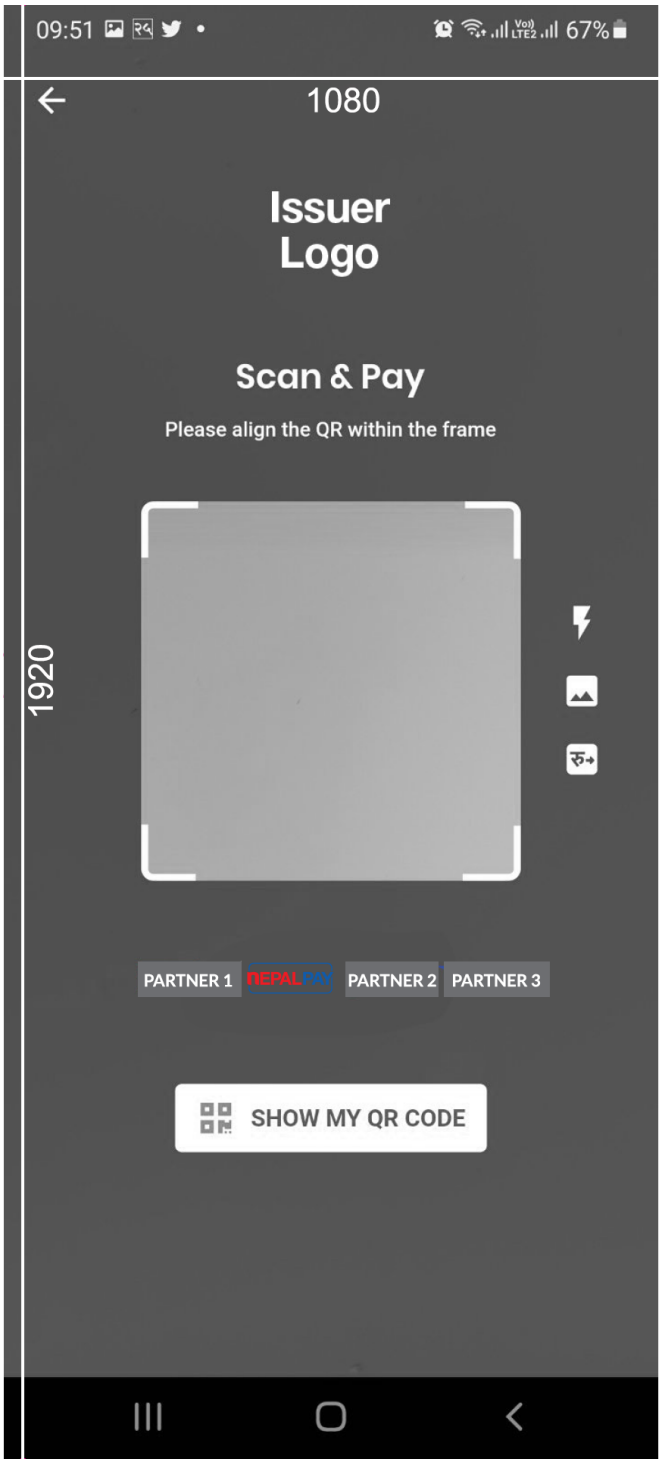




4. NEPALPAY QR in Issuing instrument/ channel

The issuer shall ensure that the brand/ logo of the NEPALPAY QR within issuing instrument and/or channels is placed alphabetically with comparable sizing to avoid inappropriate placement or to patronize any one scheme, in case of multiple scheme/network are integrated by the Issuer in its issuing instrument.

The minimum logo size of NEPALPAY shall be 45*117 pixels in the interface of issuing instrument. In case of multiple networks accepted by the instruments, the respective logos of the schemes shall be placed in alphabetical order.




09:51
67%
1080
1920
PARTNER 1
NEPALPAY
PARTNER 2
PARTNER 3
Scan & Pay
Please align the QR within the frame
SHOW MY QR CODE

5. Management of Branding Materials of NEPALPAY

5.1 Recommended logistics of branding materials

1. The acquiring member shall acquire the merchants for QR through merchant management system (MMS) available with acquirer or the system provider by network operator.
2. Unique QR for each of the merchants shall be generated and then printed with relevant branding that will be placed at merchant points.
3. The Acquirer instrument (QR display) can be in the form of sticker, QR stand with sticker, forex sticker, etc. as per the space availability at the merchant point.
4. Placement at the merchant point shall be the responsibility for production of QR material and logistic arrangement, which shall be done by acquirer or assigned to its partner/ vendors.

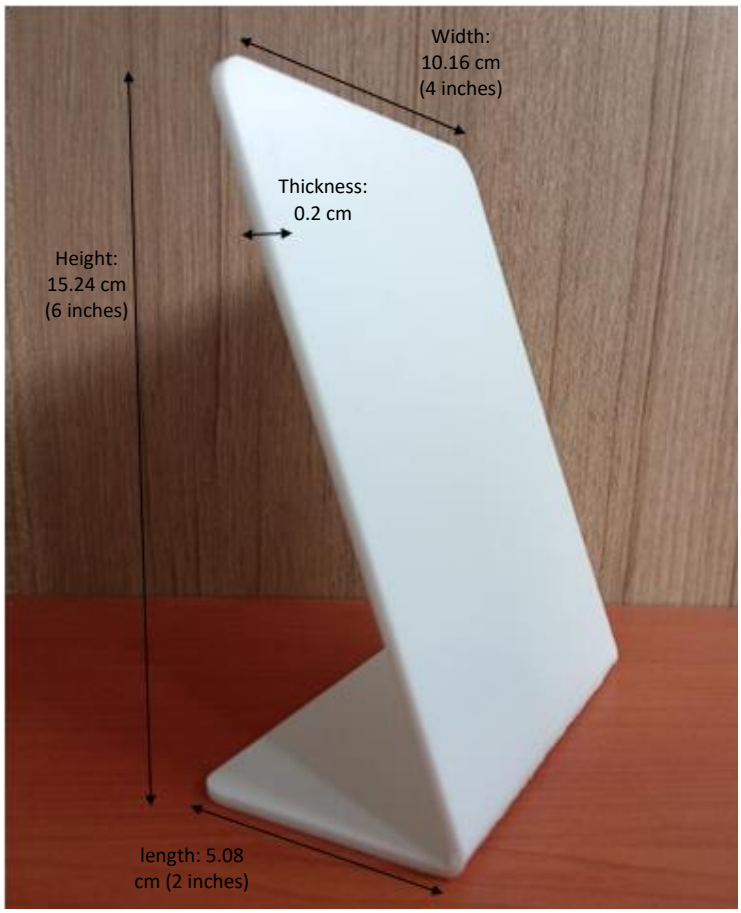
5.2 Recommended specifications for branding materials

Below are the details of the recommended specifications of the branding materials for QR display.

5.2.1. QR Stand specification

Specification of reference QR stand shall be as follows:

Material: 2.0 to 3.0 mm (0.2 to 0.3 cm) opaque or transparent acrylic stand with curved or pointed edges and curved base



5.2.2. QR sticker specification

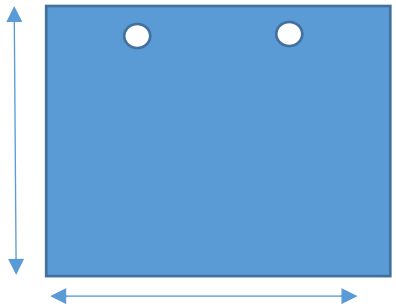
Specification of reference QR sticker to be overlaid on the stand shall be as follows:

Material: 4 by 6 inches (15.24 cm by 10.16 cm) sticker paper with 4 color digital print with half cutting and gloss/matte lamination.

5.2.3. Forex with vinyl sticker and lamination

Alternate of Forex with vinyl sticker can also be placed as a branding option.

Material: 4 mm Forex with vinyl sticker and lamination, size 12 by 12 inches (30.48 cm by 30.48 cm) with 4 color print. Punching hole with string for hanging.



5.3 Suggested QR Placement

The branding materials shall be placed at merchant point, such that it is clearly visible for the visiting customers and conveniently to accessible or use for QR payment. In all cases, the templates and guidelines shall be followed as set out in NPS & NEPALPAY Brand Guidelines.







5.4 Brand Audit

The members shall ensure NPS and NEPALPAY are designed, produced and used as per the branding specification guidelines set out in this document or as advised by NCHL or NRB from time to time. The member shall ensure, through its internal process, that it checks or audits the usage of the brands at its merchants. A periodic audit may be conducted by NCHL or its assignee on sample basis to ensure compliance or necessary corrections against the guidelines.