

FRAMEWORK FOR CERTIFICATION QUICK RESPONSE CODE

(PUBLIC)

Version 1.0

Certification Department

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1. Introduction

The Central Bank of Nigeria on the 13th of January 2021 issued a National Quick Response Code framework outlining the basic requirements and expectations of the various stakeholders. The framework saddles NIBSS – the Payments Terminal Service Aggregator (PTSA) for the financial ecosystem – with the responsibility of driving interoperability.

Consequently, NIBSS is also responsible for the certification and recertification of all QR code schemes on behalf of the Industry. This is to ensure QR codes issued in the country will meet all required standards and minimum specifications as posited in the CBN framework and this document.

1.1 Purpose

This document details the requirements for certifying independent QR codes developed by applicant institutions, this will allow NIBSS to certify QR Code Schemes operating in the country inclusive of issuers and developers.

1.2 Objective

This section highlights the overall objective of the framework which involves enabling:

- 1. Payer Issuers of scheme A to successfully pay merchants acquired in Scheme B and vice versa:** For example, institution A integrated to scheme A only but wishes to enable its end-users to pay merchants belonging to scheme B using the same app interface and vice versa.
- 2. Any payer issuer mobile application process QR-based transactions:** This includes all payer applications not necessarily integrated into any scheme but hope to benefit from scheme interoperability.

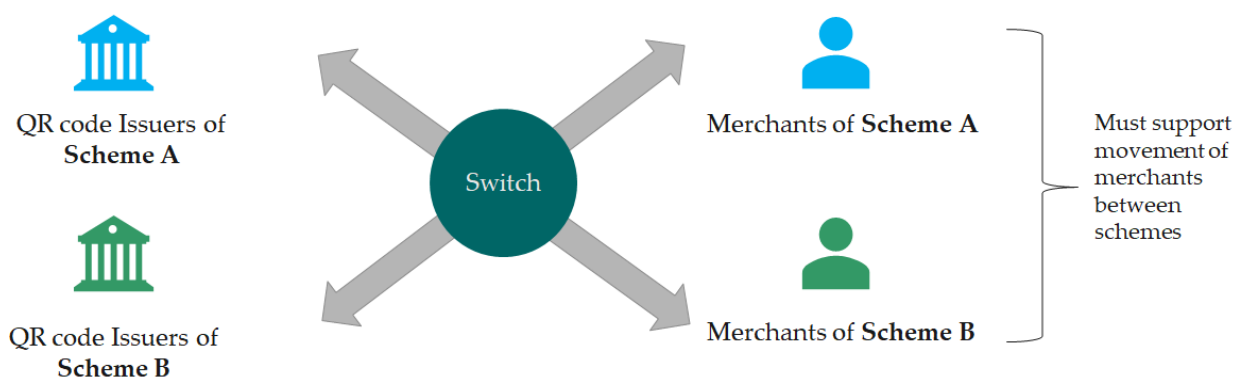


Figure 1: Visual representation of the framework objective

1.2.1 Interoperability Requirements

1. **Common QR code standard:** The common QR code standard adopted for this framework is the EMV QR Code specification for Payments Systems (EMV QRCPS - published by EMVCo in July 2019) Standard, however, other independent QR code standards can be considered if it demonstrates seamless interoperability with the EMV standard as stated in CBN's National QR code framework. The QR code must be able to support multiple payment schemes per the EMV standard.
2. **Scheme Aggregator and Switch:** A scheme aggregator is critical to ensure interoperability in the QR code payment ecosystem. The scheme aggregator role would be played by the PTSA as defined by CBN in the National QR code framework and would facilitate compatibility with all third-party systems.

1.3 Target

The target audience of this framework include:

1. QR code Issuers
2. QR code Payment Processors

2.1 Application for Third Party QR Certification

Stakeholders that wish to have their QR Schemes certified by NIBSS for interoperability with other industry QR code schemes must formally apply for consideration.

The process for Application is as detailed below:

1. Applicants must have the required license - see Appendix A below for more details. Applicants with multiple licenses must present one for certification and integration.
2. Applicants shall apply for certification and integration via a formal request to NIBSS.
3. The applicant will be required to execute a Non-Disclosure Agreement (NDA) with NIBSS in addition to other business requirements as stated in section 3.0 below.
4. A fee of N1,000,000.00 only is charged for the certification process. The Applicant must make the payment before the commencement of the implementation.
5. Upon payment confirmation and approval of the applicant's request, NIBSS will commence certification and integration exercise as required.
6. Any significant change/update to the QR solution or its software that may require a re-implementation shall be subject to a review by NIBSS. The applicant is required to notify NIBSS of such changes. Where the change is substantial, NIBSS may require that the customer re-apply for implementation. Additionally, NIBSS reserves the right to discontinue the certification process.

2.2 Application Business Requirements.

The following are required documentation that must be provided by interested stakeholders as part of Phase I.

1. Formal request for QR Certification: Applicants will submit a formal Letter of intent in hard copy directing it to the Managing Director (MD), Nigeria Interbank Settlement System, Plc.
2. Certificate of Incorporation.
3. Company profile.
4. Corporate Affairs Commission Form 07 - Particulars of Directors.
5. Corporate Affairs Commission Form 02 - Statement of company's share capital.

6. Notice of situation of the address of the company.
7. Memorandum and Article of Association.
8. 3-year tax clearance certificate.
9. Solution documentation – Technical Specification Document (API)
10. Completed Checklist.
11. Evidence of Certification fee payment.
12. Executed Non-Disclosure Agreement (NDA)

** Requirement 2-8 will not be necessary for DMBs and Card Schemes*

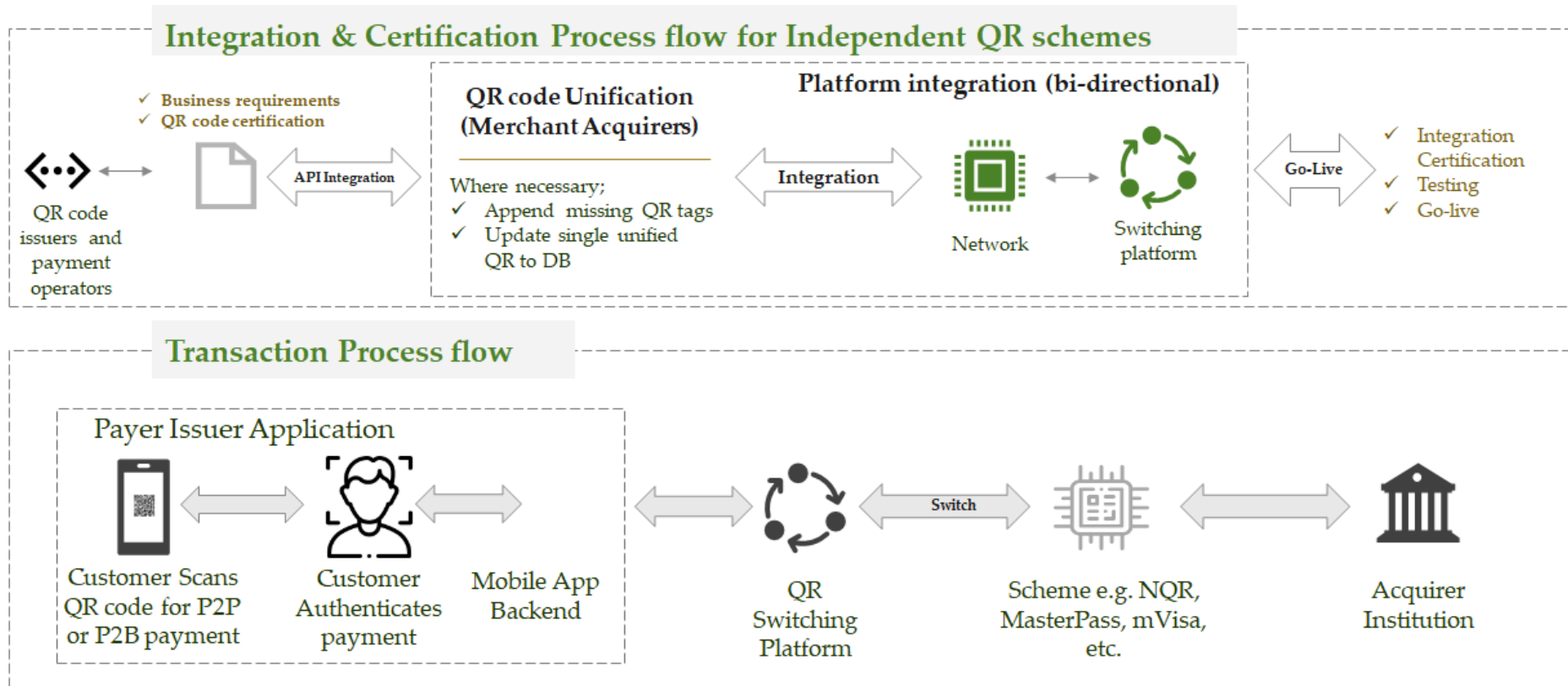


Figure 2: Interoperability Process flow

4.0 Certification Process

REQUIREMENTS CHECKLIST FOR QR CODE CERTIFICATION FOR APPLICANTS

INTRODUCTION:

Applicants would be expected to fill the “Comments” section of the document confirming the items which are available and including “Not Applicable” if the requirement is not for the type of QR code or API being presented for certification.

CHECKLIST FOR QR CODE FOR **{NAME OF APPLICANT}**.

A. CERTIFICATION TEST CASES

S/N	Test Cases	Comment from Client	NIBSS Comment (Based on Evaluation)
1.	Confirm that Applicant’s QR code scheme is compliant with EMV QR Code specification for Payments Systems (EMV QRCPS - published by EMVCo in July 2019)		
2.	Confirm QR code scheme supports Merchant Presented Mode EMVCo specification		

B. CERTIFICATION REQUIREMENTS

S/N	Requirements	Comment from Client	NIBSS Comment (Based on Evaluation)
3.	Please provide sample QR codes for certification		
4.	Also, provide a sample QR code generator for your scheme to enable us validate continuous compliance with EMVCo specifications.		
5.	Confirm SLA has been received and undergoing execution.		

Appendix A - License Categories and Allocated EMV Tag Elements

S/N	License Category	TAG ID	Remark
1	PTSA	26	This will be reserved for the PTSA only
2	Non-EMV card schemes	27	This will be reserved for all non-EMV card schemes with the value of the sub-tag element "00" being the unique identifier for the different card schemes e.g. 27 00 NG.COM.SCHEME1, 27 00 NG.COM.SCHEME2.
3	DMBs	28	This will be reserved for all Deposit Money Banks with the value of the sub-tag element "00" being the unique identifier for the different DMBs e.g. 28 00 NG.COM.BANK1, 28 00 NG.COM.BANK2.
4	MFBs	29	This will be reserved for all Micro Finance Banks with the value of the sub-tag element "00" being the unique identifier for the different MFBs e.g. 29 00 NG.COM.MFB1, 29 00 NG.COM.MFB2.
5	PSSPs	30	This will be reserved for all Payment Solution Service Providers with the value of the sub-tag element "00" being the unique identifier for the different PSSPs e.g. 30 00 NG.COM.PSSP1, 30 00 NG.COM.PSSP2.
6	MMOs	31	This will be reserved for all Mobile Money Operators with the value of the sub-tag element "00" being the unique identifier for the different MMOs e.g. 31 00 NG.COM.MMO1, 31 00 NG.COM.MMO2.
7	RFU (Reserved For Future Use)	32 - 51	This will be reserved for future use