Members and Billers Brand Identity Guidelines

For Members and Billers offering
BPAY services.

Contents

1:00

Introduction

BPAY Group is a wholly owned subsidiary of Australia Payments Plus, Australia's domestic payment organisation that also includes eftpos and NPP Australia.

Australian Payments Plus

Use this guide in conjunction with the BPAY® Identity Standards Manual. Any use of the BPAY logo, BPAY View® logo, BPAY wordmark, or BPAY View workmark should be submitted to your financial institution for approval.

Since 1997 the BPAY logo has become a distinctive symbol that is recognised and remembered by bill payers.
The health of the BPAY brand is largely a result of its partners effectively and consistent communicating the brand across both printed and electronic media.

To protect the integrity of the brand it is important that payment platforms adhere to all aspects of this document. It aims to provide guidance as to how the BPAY and BPAY View logos and wordmarks need to appear in various media.

This guide provides details on how the logos should be applied on bills, within web and mobile sites as well as on collateral materials.

BPAY and BPAY View are registered to BPAY Pty Ltd. ABN 69 079 137 518.

NOTES: If you require further Information, clarification or a copy of the BPAY Identity Standards Manual, please contact your financial institution.

This is a marketing guide only and does not replace the BPAY Identity Standards Manual that forms part of the Biller Agreement signed with financial institutions or part of the

Trademark Licence signed with BPAY. This guide should be used in conjunction with the BPAY Identity Standards Manual and in the event of any inconsistency between this guide and the Identity Standards Manual, the provisions of the Identity Standards Manual prevail.

2:00   Our Assets

The following section provides guidelines on how the BPAY logo is to be used, including the minimum size and isolation guide.

The BPAY portrait logo is composed of the BPAY 'B' device and the word 'PAY'. The relationship between these elements is fixed and must not be altered.

2:01

Primary Logo

Vertical lock-up

The BPAY blue portrait logo should be used whenever possible. There's a white border around the BPAY blue portrait logo as a part of the design. We prefer to use the BPAY blue portrait logo on a white background. When the logo is on a white background this border is invisible. When the logo is used on any coloured background the white border becomes visible.

BPAY Blue

PMS   2768
CMYK   C100 M78 Y0 K44
RGB   R24 G49 B104
WEB   0F204B

Clear space

The box in the upper left hand corner of the logo is equal to 1 unit. The isolation area for the logo is 1 unit as specified around the edge of the entire logo.

Minimum size

The minimum size for the BPAY logo is 10mm high or 56 pixels in digital formats.

Co-branding

Our logo is often used in partnership with other brands. This is how it should be applied.

Logo

Clear space

1 unit

Minimum size

Min 10mm / 56px

Co-branding

YourBank

Spacing between logos is width of 1 x BPAY logo's 'B' icon.

2:02   Secondary Logo

Horizontal lock-up

The BPAY blue landscape logo is secondary and can be used whenever the BPAY blue portrait logo isn't suitable. There's a white border around the BPAY blue landscape logo as a part of the design. We prefer to use the BPAY blue landscape logo on a white background. When the logo is on a white background this border is invisible. When the logo is used on any coloured background the white border becomes visible.

BPAY Blue

PMS	2768
CMYK	C100 M78 Y0 K44
RGB	R24 G49 B104
WEB	0F204B

Clear space

The box in the upper left hand corner of the logo is equal to 1 unit. The isolation area for the logo is 1 unit as specified around the edge of the entire logo.

Minimum size

The minimum size for the BPAY logo is 8mm high or 31 pixels in digital formats.

Co-branding

Our logo is often used in partnership with other brands. This is how it should be applied.

Logo

Clear space

1 unit

Minimum size

Min 8mm / 31px

Co-branding

Spacing between logos is width of 2 x BPAY logo's 'B' icon.

2:03

BPAY Icon

Our icon is nothing less than our iconic '**B**'.
It's recognisable and can be used across all digital
touch points.

In certain digital placements a BPAY logo may be
required in a smaller size than the minimum outlined
above. In this instance the BPAY icon may be used.

The icon should appear in contexts or user flows where
the BPAY brand has been established, either through the
appearance of the standard logo or the word BPAY.

Due to colour restrictions, the BPAY icon may also
appear on a one solid colour background.

The BPAY icon can only be used once approval is
sought. Contact: brand@auspayplus.com.au
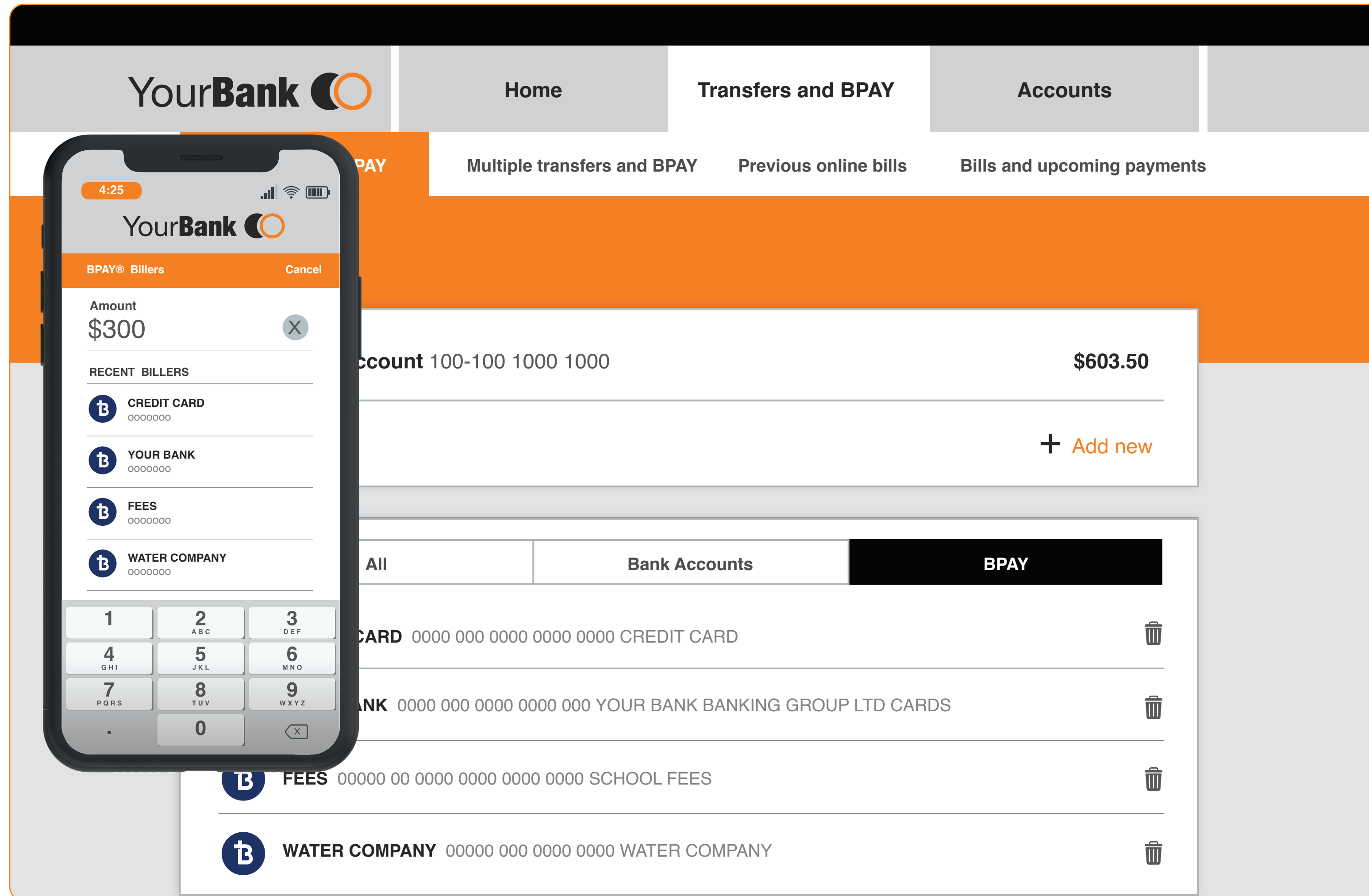
2:04

The BPAY View Logo

BPAY View lock-up
The BPAY View blue horizontal logo should be used whenever possible on BPAY View collateral materials. There is a white border around the BPAY View blue horizontal logo as a part of the design. It is preferred that the BPAY View blue horizontal logo is used on a white background. When the logo is on a white background this border is not visible. When the logo is used on any coloured background the white border becomes visible.

BPAY Blue

PMS   2768
CMYK   C100 M78 Y0 K44
RGB   R24 G49 B104
WEB   0F204B

Clear space
The 'box' in the upper left hand corner of the logo is equal to 1 unit. The isolation area for the logo is 1 unit as specified around the edge of the entire logo.

Minimum size
The minimum size for the BPAY View blue horizontal logo is 8mm high or 31 pixels in digital formats.

Co-branding
Our logo is often used in partnership with other brands. The following should be applied in this situation.

Logo

Clear space

1 unit

Minimum size

Min 8mm / 31px

Co-branding

Spacing between logos is width of 2 x BPAY logo's 'B' icon.

2:05

Mono Logos and Logos in Reverse

Mono

When the blue versions can't be used due to printing or media limitations, use the mono version of the logo instead.

For example, when printed on material with a limited number of spot colours or in black and white advertisements and in press.

As per the blue logos there is also a border around the mono logos which is only visible once on a background colour.

Logo in Reverse

In rare circumstances due to colour or layout restrictions, the BPAY logos in reverse may be used. This may only be applied to a one colour solid background. The BPAY logos in reverse can only be used once approval is sought.
Contact: brand@auspayplus.com

Mono logo

Vertical lock-up

Horizontal lock-up

BPAY View

BPAY View lock-up

BPAY icon

Small space uses

Logo in reverse

Vertical lock-up

Horizontal lock-up

BPAY View

BPAY View lock-up

BPAY icon

Small space uses

2:06

Logo Do's and Don'ts

Do

While the logo is flexible enough to be applied to numerous backgrounds, the shape and proportions of the BPAY logo always belong to BPAY and shouldn't be altered. This ensures consistency and confidence in a variety of scenarios, just like BPAY.

Don't

Along with the minimum size and isolation rules that need to be followed, here are some examples of incorrect logo applications to avoid when creating artwork.

If ever unsure about the correct use of the BPAY logo, contact: brand@auspayplus.com.au

Correct

The logo is flexible enough to be applied to numerous backgrounds.

The logo can be applied to a white background.

The logo can be applied to an image background.

The logo can be applied to a solid coloured background.

Incorrect

Examples of applications to be avoided when creating artwork.

Do not distort or change the BPAY logo in any way.

Do not alter the colour of the 'B' in the BPAY logo.

Never fully reverse the BPAY logo.

Never add additional text or graphic elements to the BPAY logo.

Never use the reversed BPAY logo on a patterned background.

Do not crop or use part of the BPAY logo.

2:07

The BPAY Wordmark

BPAY wordmark in copy

BPAY must be used as one term and never be abbreviated, hyphenated or used in the plural. Variations to the wordmark are prohibited.

The ® symbol

The registered trademark symbol ® must be shown with the FIRST mention of BPAY in body copy and in superscript format.

Footnote

The footnote is mandatory to be included in all communications.

The footnote to the trademark is:

® Registered to BPAY Pty Ltd
ABN 69 079 137 518

Upper case

BPAY is always upper case with no space between 'B' and 'PAY'.

Helvetica font

The Helvetica typeface is to be used wherever possible.

Correct

Examples of how to use the BPAY wordmark.

BPAY is always upper case with no space between 'B' and 'PAY'.

® symbol must be shown with the FIRST mention of BPAY in body copy and in superscript format.

BPAY usage in action

Apply the registered trademark symbol in the FIRST use of the word BPAY® in the body copy.

BPAY is always upper case with no space between 'B' and 'PAY'.

Incorrect

Examples of applications to be avoid when creating artwork.

BPAY bpay bPAY B PAY B-PAY

3:00 The BPAY Typeface

BPAY is all about partnerships, so we always play nicely. A big part of that is using neutral typefaces. This section covers the BPAY Typefaces or typography for internal and external use.

3:01

Typography

Helvetica is our brand typeface. We use two weights. Bold and Regular. Use Helvetica on all communications and content wherever possible, however Arial can be used if Helvetica is not available.

Bb

Helvetica — Bold

**ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789?!><***

Helvetica — Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789?!><*

Bb

Arial — Bold

**ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789?!><***

Arial — Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789?!><*

4:00

BPAY Bill Configurations For Billers

The following section shows how BPAY Billers must display Biller information on the payment advice section of their bills. This applies to all forms of bills – electronic, paper or otherwise.

When there are space or layout challenges it's possible to use different configurations.

These must be approved by your financial institution.

4:01 Preferred Configurations

Bill Configurations

The Bill Configuration boxes shown here should be structured as such and not altered in any way.

That is, the vertical BPAY logo, customer reference box and payment method advice copy are to remain locked up as shown in the examples on this page, at all times. It must be located in a prominent position on the bill, so that it is easily located.

The horizontal logo format may be used only when it's not possible to use the vertical format due to space or layout issues.

The minimum vertical standard for the logo is 10mm / 56px (see page 2:01)

The minimum horizontal standard for the logo is 8mm / 31px (see page 2:02)

Alternative copy for the payment method advice may be submitted to your financial institution for approval.

Aligning Logo and Customer Reference Box

Align the customer reference box to the depth of the total BPAY logo. Allow enough space between the two boxes, by measuring from the minimum encroachment area and extend to the width of the paragraph.

Vertically centre the Biller Code and Customer Reference Number within the customer reference box.

Use bold type set in either Helvetica, or in the style of the bill's general text.

Type size must be maximised to the allocated area of the customer reference box; no smaller than the surrounding text.

When QR codes are used, the QR code must appear to the right of the customer reference box.

For iCRN or fixed payment Billers, one of the following statements must accompany the customer reference box and payment method advice:

(a) "Any payment must be for the exact amount of this invoice and be made by the due date. Otherwise, any amount paid will not be accepted and will be returned."

(b) "Any payment must be for the exact amount of this invoice. Otherwise, any amount paid will not be accepted and will be returned."
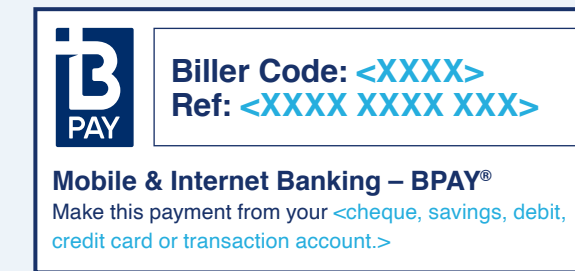
(c) "Any payment of this invoice must be made by the due date. Otherwise, any amount paid will not be accepted and will be returned."

Approval of Bill Layout

Final bill layout must be approved by your financial institution before going to print.
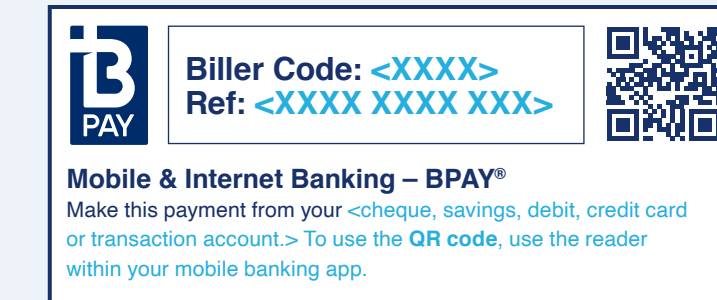
For further information or questions please contact brand@auspayplus.com.au

Preferred paper and electronic Biller Box:

Biller Code: <XXXX>
Ref: <XXXX XXXX XXX>

Mobile & Internet Banking – BPAY®
Make this payment from your <cheque, savings, debit, credit card or transaction account.>

Figure 4.01
If Billers don't accept all payment methods, they need to change the payment method advice to show what they accept.

If Billers accept all payment methods, please use the wording: "Make this payment from your preferred bank account"

Preferred version with QR code:

Biller Code: <XXXX>
Ref: <XXXX XXXX XXX>

Mobile & Internet Banking – BPAY®
Make this payment from your <cheque, savings, debit, credit card or transaction account.> To use the **QR code**, use the reader within your mobile banking app.

Figure 4.02
To use QR codes Billers need to sign up through their financial institution, who will provide the specifications for generating BPAY QR codes.
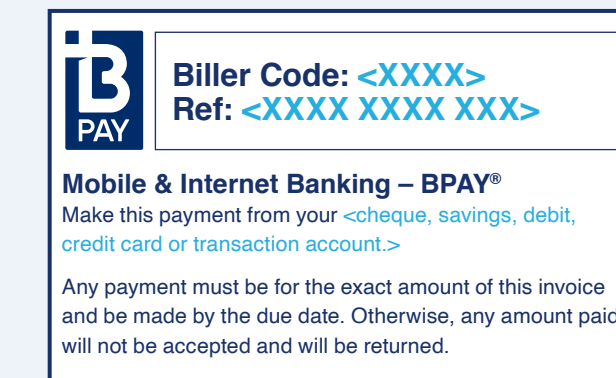
If Billers don't accept all payment methods, they need to change the payment method advice to show what they accept.

If Billers accept all payment methods, please use the wording: "Make this payment from your preferred bank account"

Preferred version with iCRN:

Biller Code: <XXXX>
Ref: <XXXX XXXX XXX>

Mobile & Internet Banking – BPAY®
Make this payment from your <cheque, savings, debit, credit card or transaction account.>

Any payment must be for the exact amount of this invoice and be made by the due date. Otherwise, any amount paid will not be accepted and will be returned.

Figure 4.03
If Billers don't accept all payment methods, they need to change the payment method advice to show what they accept.

If Billers accept all payment methods, please use the wording: "Make this payment from your preferred bank account"

Note: It is also mandatory to include this line on all invoices: ®**Registered to BPAY Pty Ltd ABN 69 079 137 518**

4:02　Other Acceptable Configurations

Alternative Examples

These are examples from previous brand guidelines that still appear in market.

The horizontal logo format may be used only when it's not possible to use the vertical format due to space or layout issues shown as in Figure 4.06.

The minimum vertical standard for the logo is 10mm / 56px (see page 2:01).

The minimum horizontal standard for the logo is 8mm / 31px (see page 2:02).

Original wording.
If you're already using the original BPAY Biller Box with longer wording, this is still acceptable:

Biller Code: <XXXX>
Ref: <XXXX XXXX XXXX>

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Figure 4.04

Original wording with QR code.
To use QR codes Billers need to sign up through their financial institution, who will provide the specifications for generating BPAY QR codes:
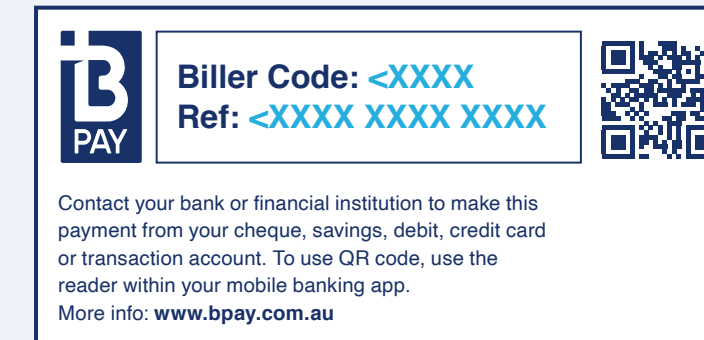

Biller Code: <XXXX
Ref: <XXXX XXXX XXXX

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use QR code, use the reader within your mobile banking app.
More info: **www.bpay.com.au**

Figure 4.05

Original wording with Landscape Logo.
To be used where there are layout restrictions:

Biller Code: <XXXX>
Ref: <XXXX XXXX XXXX>

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Figure 4.06

Original wording for iCRN/Fixed payment Billers:

Biller Code: <XXXX>
Ref: <XXXX XXXX XXXX>

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Any payment must be for the exact amount of this invoice and be made by the due date. Otherwise, any amount paid will not be accepted and will be returned.
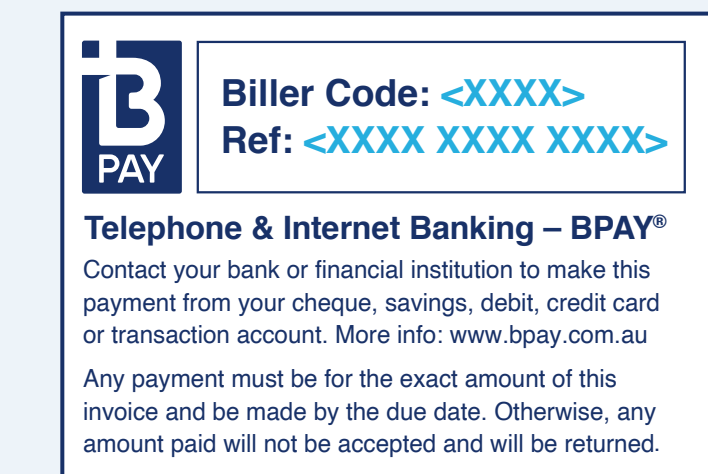
Figure 4.07

Note: It is also mandatory to include this line on all invoices:
®Registered to BPAY Pty Ltd
ABN 69 079 137 518

4:03

BPAY View
Preferred Configurations

BPAY View Bill Configurations

BPAY View is an online banking feature that helps customers view their bills online and pay them using BPAY or any other payment method accepted by the Biller.

On top of the above, BPAY View Billers are required to comply with the following:

Bill configurations for BPAY View Billers differ from the BPAY Payment scheme as follows:

- The payment method advice must be prefaced with the wordmark BPAY View.

- The payment method advice copy must be amended to refer to BPAY View, preferably as set out in Figure 4.08.

The vertical logo format, customer reference box and payment method advice should be used for all applications. It must be located in a prominent position on the bill, so that it is easily located

The horizontal logo format may be used only when it's not possible to use the vertical format due to space or layout issues.

The minimum vertical standard for the logo is 10mm / 56px (see page 2:01).

The minimum horizontal standard for the logo is 8mm / 31px (see page 2:02).

The payment method advice must be co-located with the logo and customer reference box.

Aligning Logo and Customer Reference Box

Align the customer reference box to the depth of the total BPAY logo. Allow enough space

between the two boxes, by measuring from the minimum encroachment area and extend to the width of the paragraph.

Vertically centre the Biller Code and Customer Reference Number within the customer reference box.

When QR codes are used, the QR code must appear to the right of the customer reference box.

Figure 4.09 shows the preferred layout.

For iCRN or fixed payment Billers one of the following applicable statements must accompany the customer reference box and payment method advice:

(a) "Any payment must be for the exact amount of this invoice and be made by the due date. Otherwise, any amount paid will not be accepted and will be returned."

(b) "Any payment must be for the exact amount of this invoice. Otherwise, any amount paid will not be accepted and will be returned."

(c) "Any payment of this invoice must be made by the due date. Otherwise, any amount paid will not be accepted and will be returned."

Figure 4.10 shows the preferred layout.

Approval of Bill Layout

Final bill layout must be approved by your financial institution before going to print or going live. For electronic bills, bill layouts will also be assessed as part of the BPAY View technical certification process to ensure they're correct.

For further information or questions please contact: brand@auspayplus.com.au

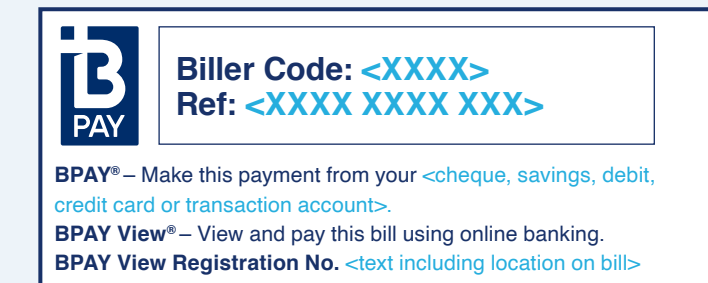**Preferred paper and electronic bill format:**

Figure 4.08

If Billers don't accept all payment methods, they need to change the payment method advice to show what they accept.

If Billers accept all payment methods, please use the wording: "Make this payment from your preferred bank account"
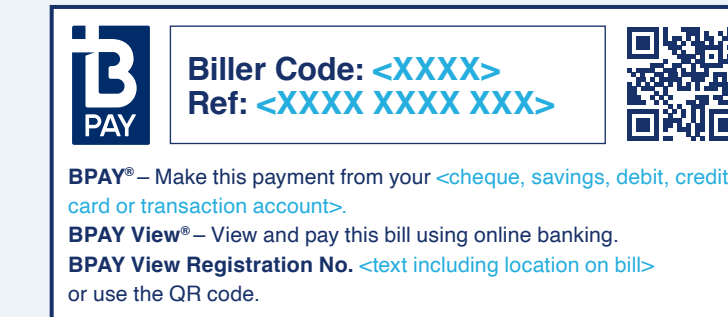
Preferred version with QR code:

Figure 4.09

To use QR codes Billers need to sign up through their financial institution, who will provide the specifications for generating BPAY QR codes.

If Billers don't accept all payment methods, they need to change the payment method advice to show what they accept.

If Billers accept all payment methods, please use the wording: "Make this payment from your preferred bank account"
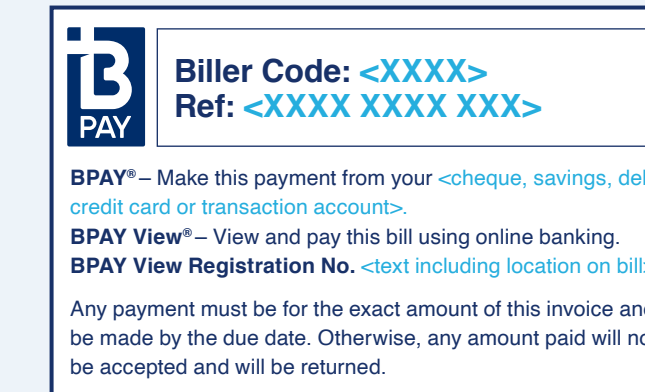
Preferred version with iCRN:

Figure 4.10

If Billers don't accept all payment methods, they need to change the payment method advice to show what they accept.

If Billers accept all payment methods, please use the wording: "Make this payment from your preferred bank account"

Note: It is also mandatory to include this line on all invoices: ®**Registered to BPAY Pty Ltd ABN 69 079 137 518**

4:04

BPAY View
Other Acceptable Configurations

Alternative Examples

These are examples from previous brand guidelines that still appear in market.

The payment method advice must be co-located with the logo and customer reference box. The horizontal logo format may be used only when there are space or layout restrictions and the vertical format can't be applied (see Figure 4.13).

The minimum vertical standard for the logo is 10mm / 56px (see page 2:01).

The minimum horizontal standard for the logo is 8mm / 31px (see page 2:02).

Original wording.
If you're already using the original BPAY Biller Box with longer wording, this is still acceptable:

Biller Code: <XXXX>
Ref: <XXXX XXXX XXXX>

BPAY® this payment via internet or phone banking.
BPAY View® — View and pay this bill using internet banking.
BPAY View Registration No.:
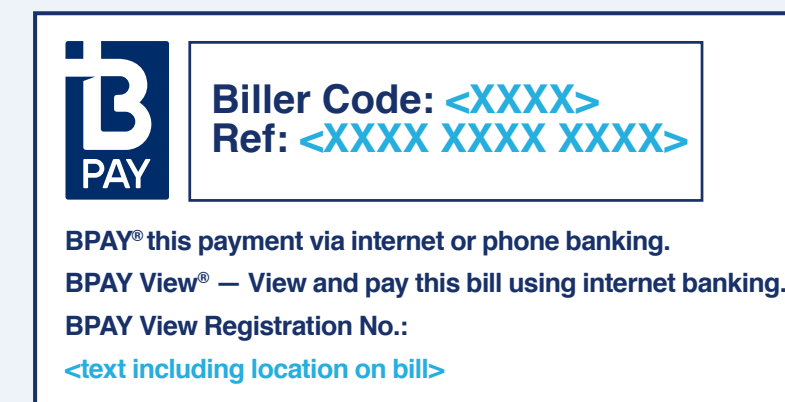<text including location on bill>

Figure 4.11

Original wording with QR Code.
To use QR codes Billers need to sign up through their financial institution, who will provide the specifications for generating BPAY QR codes:
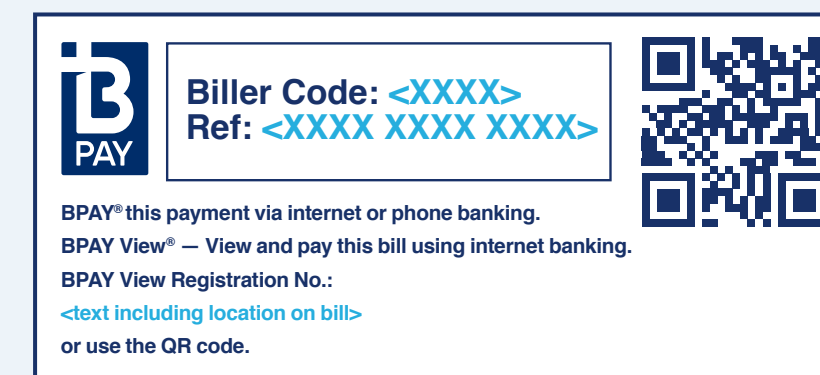
Biller Code: <XXXX>
Ref: <XXXX XXXX XXXX>

BPAY® this payment via internet or phone banking.
BPAY View® — View and pay this bill using internet banking.
BPAY View Registration No.:
<text including location on bill>
or use the QR code.

Figure 4.12

Original wording with Landscape Logo.
To be used where there are layout restrictions:

Biller Code: <XXXX>
Ref: <XXXX XXXX XXXX>

BPAY® this payment via internet or phone banking.
BPAY View® — View and pay this bill using internet banking.
BPAY View Registration No.:
<text including location on bill>
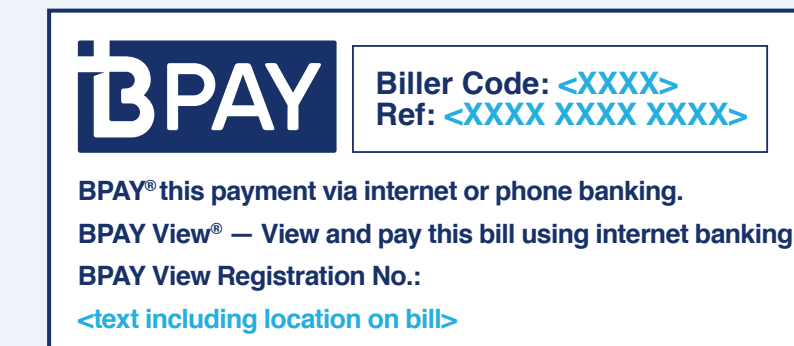
Figure 4.13

Original wording for iCRN/Fixed payment Billers:

Biller Code: <XXXX>
Ref: <XXXX XXXX XXXX>

BPAY® this payment via internet or phone banking.
BPAY View® — View and pay this bill using internet banking.
BPAY View Registration No.:
<text including location on bill>
Any payment must be for the exact amount of this invoice and be made by the due date. Otherwise, any amount paid will not be accepted and will be returned.
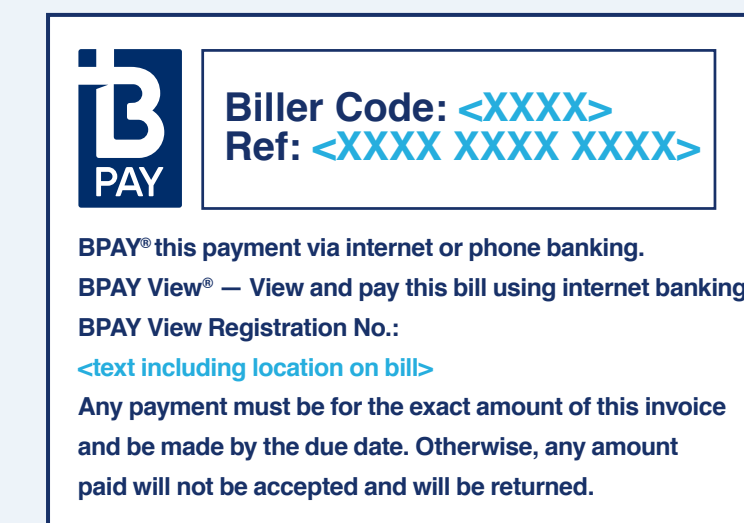
Figure 4.14

Note: It is also mandatory to include this line on all invoices:
®Registered to BPAY Pty Ltd
ABN 69 079 137 518

# 5:00   For Financial Institutions

5:01

Internet and Mobile Banking

As outlined in the BPAY Identity Standards Manual, the BPAY logo must take a prominent position within the payment instruction pages or menu within a financial institution's internet or mobile banking pages.

The icon can also appear in contexts or user flows where the BPAY brand has already been established, either through the appearance of the standard logo or the word BPAY.

The following pages include suggestions on the logo placements for the BPAY and BPAY View logos within a website and mobile site platform.

Refer to page 2.01 and 2:03 for minimum logo size requirements.
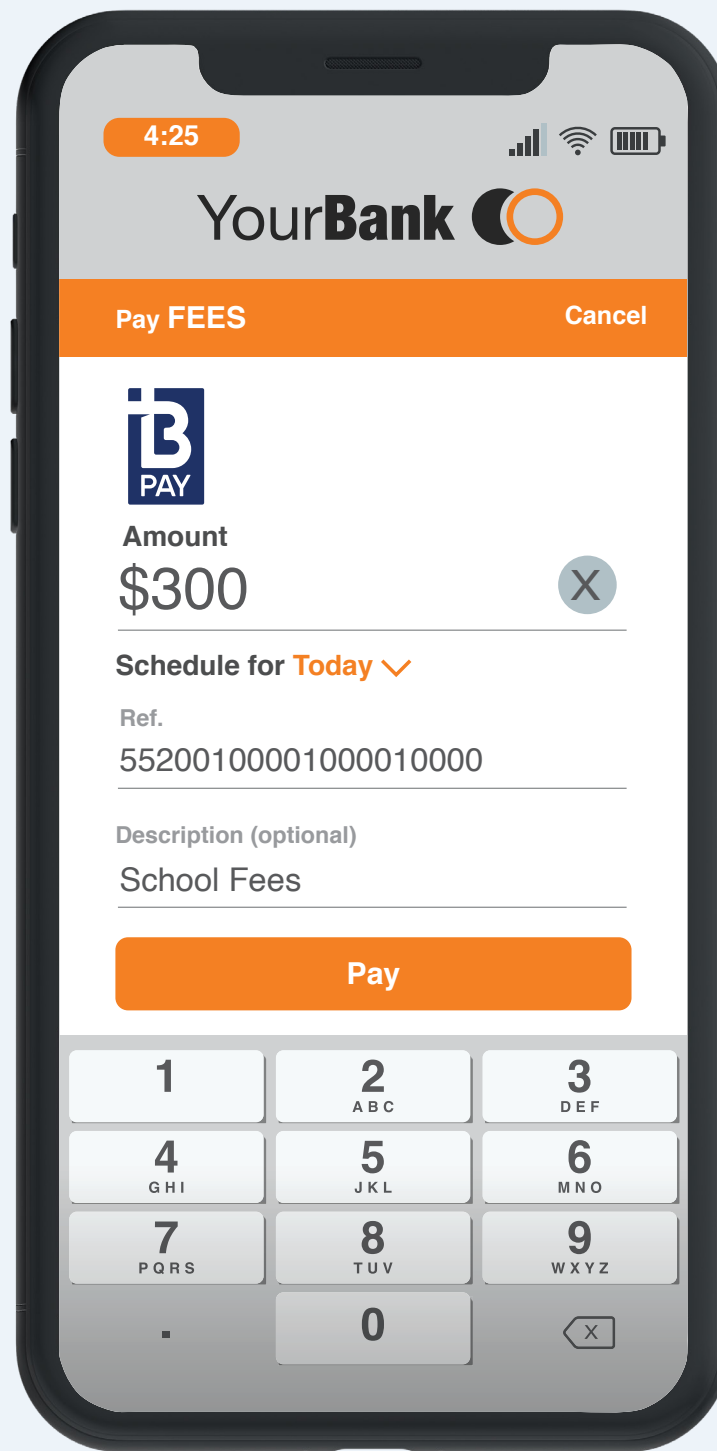
Figure 5.01

Example of BPAY Logo as stand alone appearance.
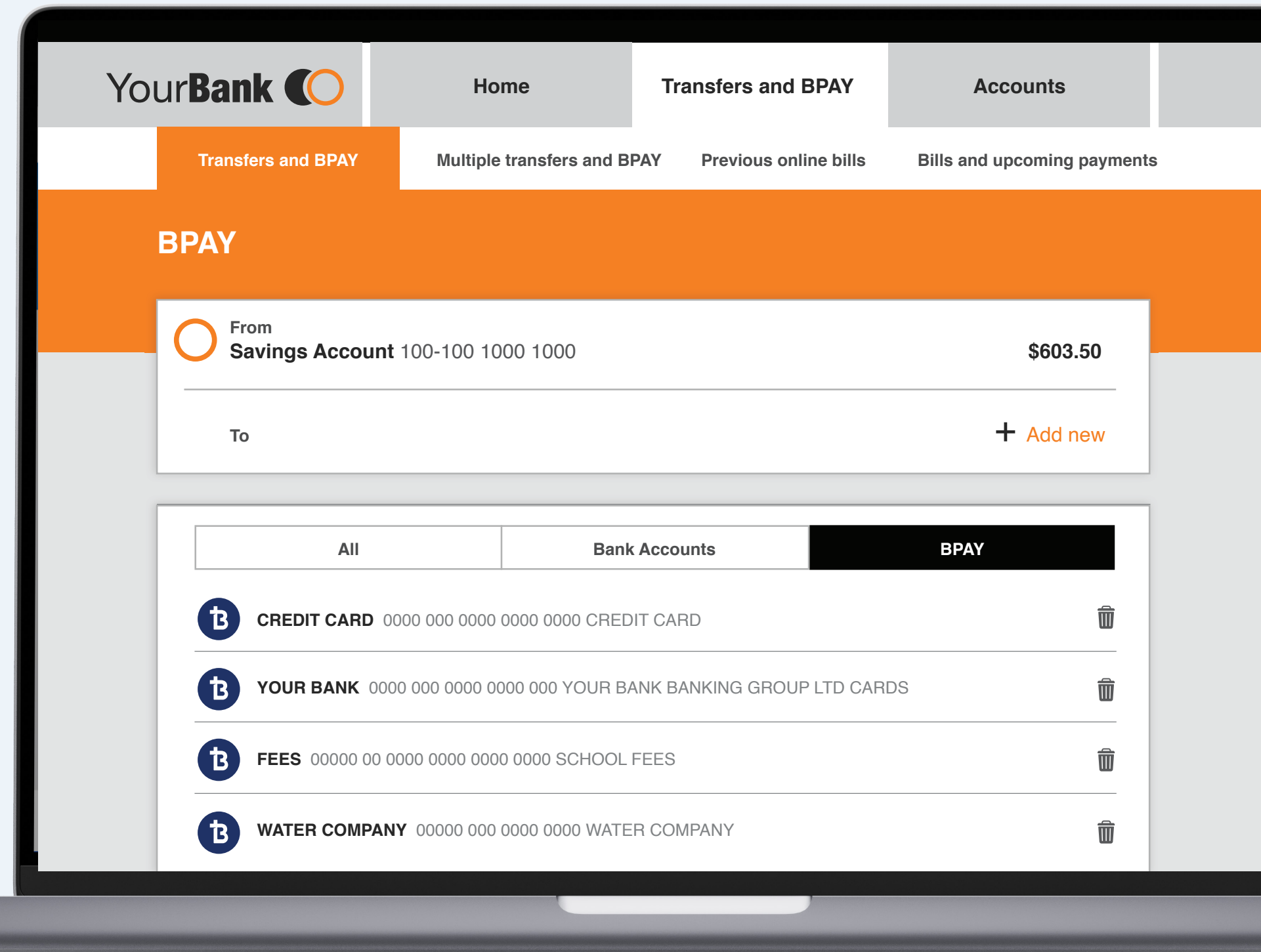
Figure 5.02

BPAY Icon usage after BPAY has already been established with either the wordmark or preferred portrait logo.

5:02   Printed (Marketing Collateral)

BPAY actively supports joint marketing initiatives with both Billers and financial institutions.

The example (Figure 5:02) shows how dual branding can be used within a flyer.

We can assist in the production of flyers, banners, web pages and other marketing requests as needed.
Contact: brand@auspayplus.com.au

Stay in control of your bill payments with BPAY
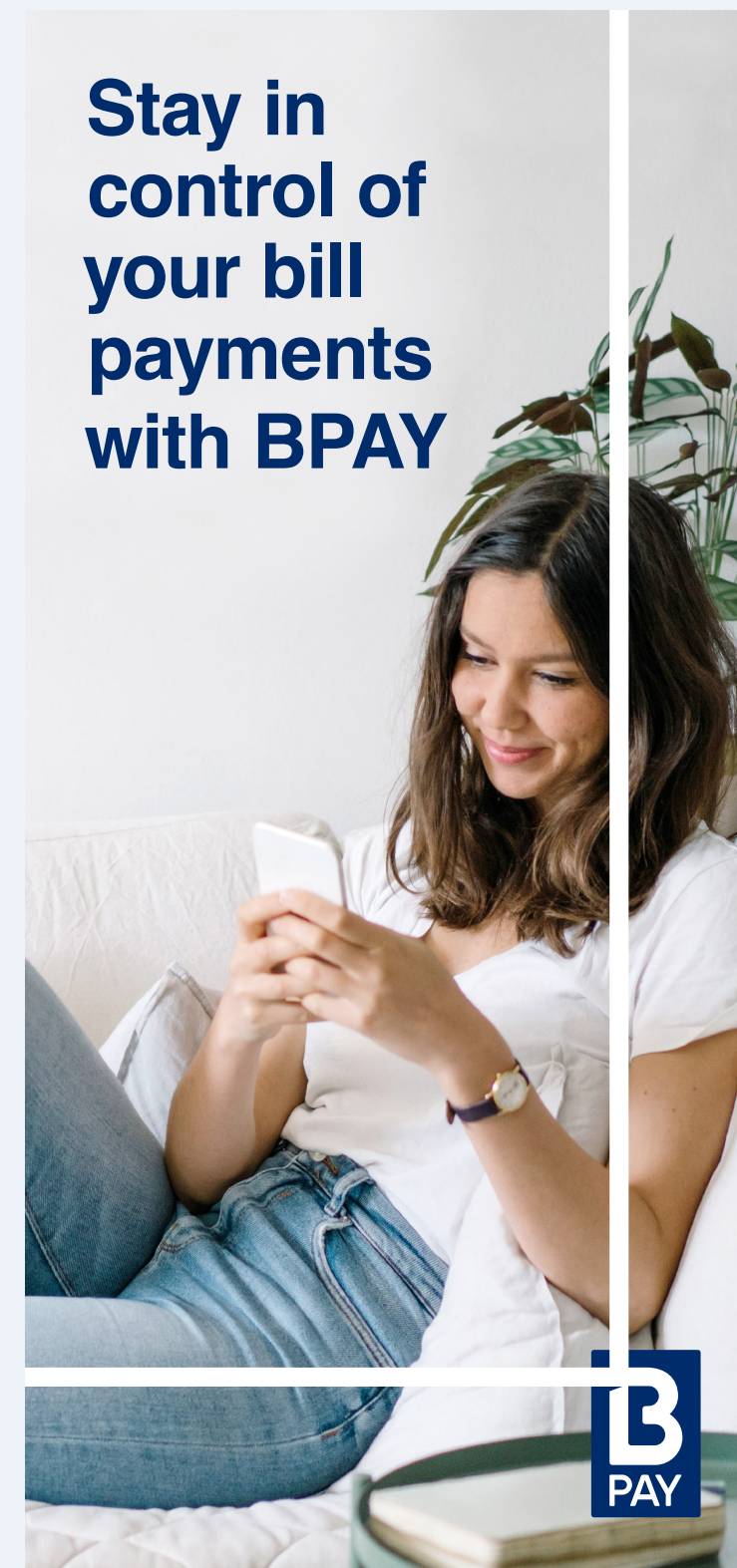
BPAY is a secure and easy way to pay

Figure 5.01

Example DL front with BPAY Branding.

When you pay with BPAY, you'll have the confidence and control to make bills work for you.

From scheduling the payment date that works for you,* to choosing which account to pay bills from, BPAY® is in your corner.

You can make a BPAY payment in a few easy steps from your online banking:

1   **Log in to your online banking.**
Choose the BPAY or bill payment option.

2   Find the BPAY logo on your email or paper bill.

3   **Enter your payment details.**
BPAY Biller Code, Customer Reference Number, and amount from your bill.

Biller Code: 1234
Ref: 1123 5476 9979   (Sample only)

4   **Submit your payment from your preferred account.**
You can also schedule your payment on a date that works for you, or set up recurring payments.

Visit **bpay.com.au** for more information

YourBank

*Scheduled payments are subject to systems and funds availability. Published by BPAY® Pty Limited (ABN 69 079 137 518) (Phone [(02) 9646 9222]; email: brand@auspayplus.com.au. The BPAY Scheme is managed by BPAY Pty Limited. BPAY is issued by over 150 BPAY Scheme participants. When you use BPAY payment products, the BPAY Scheme is paid fees relating to processing costs and BPAY Scheme membership. Contact your financial institution to see if it offers BPAY payment products and to get the Product Disclosure Statement. Any financial product advice provided by BPAY Pty Limited in relation to BPAY payment products is general advice only and has been prepared without taking into account your objectives, financial situation or needs. Before acting on such advice, you should review the Product Disclosure Statement and consider whether BPAY payment products are appropriate for your personal circumstances.

Figure 5.02

Example DL back with BPAY Branding and partnership branding.

Contact

If you have any questions when creating
branded materials please contact:
brand@auspayplus.com.au

Thank you