



BRAND GUIDELINE

**FOR BILLERS & FINANCIAL INSTITUTIONS
OFFERING JomPAY SERVICES**

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www.jompay.com.my

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OUR BRAND



Introduction

JomPAY is Malaysia's national bill payment scheme established and operated by Payments Network Malaysia Sdn Bhd (PayNet), under the auspices of Bank Negara Malaysia with the participation of banks and large billers. **JomPAY** establishes an accessible bill payment eco-system for consumers, banks and billers, where customer of 40 banks in Malaysia can pay bills anywhere and anytime. For businesses and billers, using **JomPAY** to collect payments from customers saves time and money, improves cash flow, and makes reconciliation of incoming payments easier.

This Brand Guideline provides information on **JomPAY** brand standards and how the brand is to be used for communication across all mediums.

Our Identity

JomPAY means "Let's Pay".

It should always be spelled out as - Uppercase '**J**' lower case '**om**' followed by uppercase '**PAY**'

The **JomPAY** logo is composed of the '**J**' symbol and the words '**JomPAY**'. The relationship between these elements are fixed and must not be altered.

The **JomPAY** logo was inspired by the concept of security and connectivity. It reflects on two themes:

- reliability, security and connectivity
- pay anything and everything

Billers should contact their financial institution for further information.

Financial institutions should contact the **JomPAY** team at PayNet for further support or clarification.

LOGO FORMAT

The **JomPAY** logo can be applied to any type of communications as long as it is not obscured or distorted. The accepted colours for the **JomPAY** logo are:

- **JomPAY** Blue (spot & CMYK)
- **JomPAY** Black (spot & CMYK)



JomPAY Blue Logo

The **JomPAY** Blue logo should be used whenever possible.

This version should only be placed on a flat white or light colour/tone background (see page 5).



JomPAY Monochromatic Logo

The monochromatic black or white should be used when there are not enough colours to properly produce the blue version or when technical limitation prohibits the use of full-colour. For example, if printed on a material with a limited number of spot colours or in a black & white format.



JomPAY White Border Logo

In circumstances due to colour or layout restrictions, the **JomPAY** White Border logo may be used.

This version should only be placed on a black, blue, dark, or on a crowded picture (see page 5).

LOGO FORMAT

How It Looks Like On Different Backgrounds

Below are examples of the **JomPAY** logo on different backgrounds. If you are unsure which version to use on a specific background, please contact your financial institution. When using the logo on imagery, please ensure the logo is placed on an uncluttered image to allow maximum legibility and visibility.

White Background

Blue or Monochrome Black



Light-tone Background

Blue or Monochrome Black



Mid-tone Background

White Border or Monochrome White



Black Background

White Border or Monochrome White



Blue Background

White Border or Monochrome White



Light Image Background

Blue or Monochrome Black



Dark Image Background

White Border and Monochrome White



Cluttered Image Background

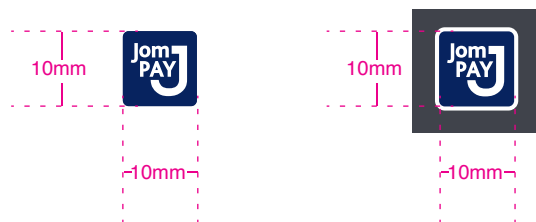
White Border



MINIMUM SIZE AND CLEAR SPACE

Good Things Come In Small Sizes

When reproducing the **JomPAY** logo in print, the minimum size of the logo is 10mm in width and height. For digital use, the minimum size is 28 pixels in width and height at 72 dp.



Everyone Needs A Little Space

To ensure that the **JomPAY** logo is clearly recognised, an area of clear space is required around the logo. The clear space should be kept free of any type or graphic elements.

The clear space around the logo is defined by the height of the “om” in the logo. (Figure 1.1)

Ensure that clear space exists on all four sides of the logo, not less than the height of the “om”. (Figure 1.2)

When the logo is placed next to another logo, additional clear space is required. (Figure 1.3)

When using the logo on a dark, blue, black or cluttered image background, the clear space should be applied from the outer edge of the white border. (Figure 1.4)

Figure 1.1

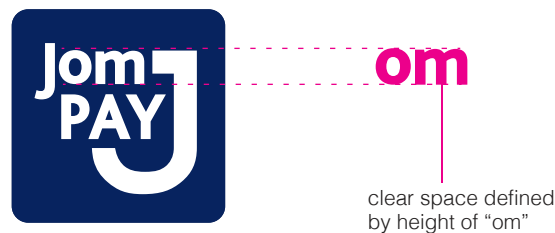


Figure 1.2



Figure 1.3



Figure 1.4



AVOID THESE COMMON MISTAKES

The **JomPAY** logo is flexible enough to be applied on numerous backgrounds. However, it is important to use the logo following the guidelines to maintain the integrity and promote consistency of the brand.

To ensure consistency and confidence of the **JomPAY** in a variety of scenarios, the shape and proportions of the logo must remain unaltered. If you are unsure about the correct use of the logo, please contact your financial institution.

Logo Do Not

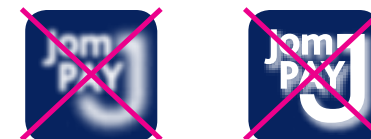
Do not separate text from icon



Do not change the colour balance of the logo



Do not add effects to the logo



Do not stretch or distort the logo



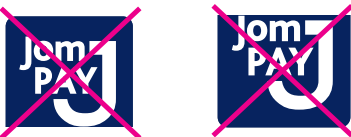
Do not place any additional text or graphic elements to the logo



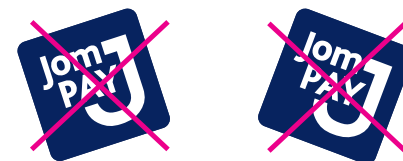
Do not change the fonts of the logo



Do not crop the logo



Do not rotate the logo



Do not flip the logo



OUR SIGNATURE COLOUR

The **JomPAY** colour palette comprises of two primary brand colours. The following are the specific breakdowns of each of the colours:



JomPAY Blue

4 COLOUR PROCESS:

97% CYAN
81% MAGENTA
0% YELLOW
51% BLACK

SPOT COLOUR:

PANTONE CMYK COATED
P 103-16 C

RGB:

25% RED
37% GREEN
71% BLUE

HEX:

18255A



JomPAY Black

4 COLOUR PROCESS:

0% CYAN
0% MAGENTA
0% YELLOW
100% BLACK

SPOT COLOUR:

PANTONE PROCESS BLACK C

RGB:

29% RED
29% GREEN
29% BLUE

HEX:

1C1C1B

JomPAY WORDMARK

Wordmark

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

Uppercase

JomPAY is always spelled out as in uppercase “**J**” and lower case “**om**” followed by uppercase “**PAY**” when used in body copy.

Correct

JomPAY

Incorrect

jompay, JOMPAY, jomPAY, JOMPay, jom-pay, JOM-PAY, Jompay, JomPay

Helvetica Typeface

The Helvetica typeface is to be used wherever possible.

TYPOGRAPHY

Typeface On Bills

When setting typeface on bills, use Helvetica only.

Where the Helvetica cannot be used, please substitute with Arial. The typeface used by the Biller is also acceptable only if it is legible.

- Use Helvetica Bold and Regular for headlines only
- Use Helvetica Regular and Light for body copy, smaller prints and fine prints

HELVETICA

HELVETICA LIGHT
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

HELVETICA REGULAR
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

HELVETICA BOLD
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

HELVETICA LIGHT OBLIQUE
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

HELVETICA OBLIQUE
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

HELVETICA BOLD OBLIQUE
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

ARIAL

ARIAL REGULAR
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

ARIAL BOLD
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

ARIAL ITALIC
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

ARIAL BOLD ITALIC
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

JomPAY BILL CONFIGURATIONS REQUIREMENTS FOR BILLERS

JomPAY Billers must display the JomPAY Customer Reference Box on the payment advice section of their bills and it shall apply to all forms - electronic, paper or otherwise.

The JomPAY Customer Reference Box

The JomPAY Customer Reference Box (JCRB) must be prominently placed at the front page of the bill, to be clearly visible and easily located.

The JCRB comprise of three main components:

- **JomPAY** logo
- Customer Reference Box
- Payment Method Advice

JomPAY Logo

The **JomPAY** logo should have a minimum size of 10mm in width and height. Ensure that the top and bottom of the Customer Reference Box is aligned to the top and bottom of the logo. Allow sufficient clear space between the logo and the Customer Reference Box. The clear space around the logo is defined by the height of the “om” in the logo.

Customer Reference Box

The Customer Reference Box contains the Biller Code and either one (preferred) or two (optional) payment references, which are labeled as “Biller Code”, “Ref-1” and “Ref-2”. No other variations of the labels are allowed.

The labels must be in bold font, and the payment details in regular font. Font used should be standardized and ensure correct alignment of text. The preferred type is Helvetica, Arial or the typeface used in the bill, provided that it is legible. Ensure that the font size of the labels and payment details are maximised to the allocated area of the JCRB and vertically centered. The fonts should not be smaller than the surrounding text in the bill.

Payment Method Advice

For Billers accepting payments from Current or Savings accounts, use the following payment method advice with the logo and Customer Reference Box: “**JomPAY** online at Internet and Mobile Banking with your Current or Savings account”. (Figure 2.1, p.12)

For Billers accepting payments from both Current or Savings accounts and Credit Card accounts, use the following payment method advice: “**JomPAY** online at Internet and Mobile Banking with your Current, Savings or Credit Card account”. (Figure 2.2, p.12)

Ensure accepted payment type is tally with configurations in the Biller Centre.

Billers can choose to use the payment method advice in Bahasa Malaysia. Alternate copy for the payment method advice may also be submitted to your financial institution for approval.

Approval For Bill Layout

Billers must obtain approval for the final bill layout from their financial institution before going to print.

JomPAY BILL CONFIGURATIONS REQUIREMENTS FOR BILLERS

Sample JCRB layouts

For Billers with one payment reference:

Figure 2.1



Biller Code: 12345
Ref-1: 78112121

JomPAY online at Internet and Mobile Banking with your Current or Savings account

Actual Value



Biller Code: 12345
Ref-1: 8411171412801

JomPAY online di Perbankan Internet dan Telefon Mudah Alih dengan akaun semasa atau simpanan

Figure 2.2



Biller Code: 12345
Ref-1: Account No.

JomPAY online at Internet and Mobile Banking with your Current, Savings or Credit Card account



Biller Code: 12345
Ref-1: No. Invois

JomPAY online di Perbankan Internet dan Telefon Mudah Alih dengan akaun semasa, simpanan atau kad kredit

For Billers with two payment references:



Biller Code: 12345
Ref-1: 6211141
Ref-2: Handphone No.

JomPAY online at Internet and Mobile Banking with your Current or Savings account

payment method advice



Biller Code: 12345
Ref-1: 8411171412801
Ref-2: 0112345677

JomPAY online di Perbankan Internet dan Telefon Mudah Alih dengan akaun semasa atau simpanan



Biller Code: 12345
Ref-1: Student ID
Ref-2: Handphone No.

JomPAY online at Internet and Mobile Banking with your Current, Savings or Credit Card account



Biller Code: 12345
Ref-1: No. Akaun
Ref-2: No. Unit

JomPAY online di Perbankan Internet dan Telefon Mudah Alih dengan akaun semasa, simpanan atau kad kredit



Best Practice

Payment details for Ref-1 and Ref-2 must reflect the actual values, if displayed on bill, invoice or payment advise.

JomPAY QR BILL CONFIGURATIONS REQUIREMENTS FOR BILLERS

The **JomPAY** QR gives Billers the option to incorporate a QR Code to the JRCB but this is not mandatory. Billers implementing **JomPAY** QR on the payment advice section of their bills should consult their Biller Bank for the QR Code standard and specification.

JomPAY QR

The **JomPAY** QR must be prominently placed at the front page of the bill, to be clearly visible and easily located.

The **JomPAY** QR comprise of four main components:

- **JomPAY** logo
- Customer Reference Box
- Payment Method Advice
- QR Code

★ Note

Billers implementing the JomPAY QR should indicate the enablement of JomPAY QR in their bill or statement. Below is the suggested messaging to be included:

We accept JomPAY QR. Follow these steps to pay:

1. Logon to your Mobile Banking App
2. Scan JomPAY QR
3. Confirm details and proceed with payment

JomPAY Logo

The **JomPAY** logo should have minimum size of 10mm in width and height. Ensure that the top and bottom of the Customer Reference Box is aligned to the top and bottom of the logo. Allow sufficient clear space between the logo and the Customer Reference Box. The clear space around the logo is defined by the height of the “om” in the logo.

Customer Reference Box

The Customer Reference Box contains the Biller Code and either one (preferred) or two (optional) payment references, which are labeled as “Biller Code”, “Ref-1” and “Ref-2”. No other variations of the labels are allowed.

The labels must be in bold font, and the payment details in regular font. Font used should be standardized and ensure correct alignment of text. The preferred type is Helvetica, Arial or the typeface used in the bill, provided that it is legible. Ensure that the font size of the labels and payment details are maximised to the allocated area of the JCRB and vertically centered. The fonts should not be smaller than the surrounding text in the bill.

Payment Method Advice

For Billers accepting payments from Current or Savings accounts, use the following payment method advice with the logo and Customer Reference Box: “**JomPAY** online at Internet and Mobile Banking with your Current or Savings account”. (Figure 3.1, p.14)

For Billers accepting payments from both Current or Savings accounts and Credit Card accounts, use the following payment method advice: “**JomPAY** online at Internet and Mobile Banking with your Current, Savings or Credit Card account”. (Figure 3.2, p.14)

Ensure accepted payment typers tally with configurations in the Biller Centre.

Billers can choose to use the payment method advice in Bahasa Malaysia. Alternate copy for the payment method advice may also be submitted to your financial institution for approval.

QR Code

Place the QR Code to the right of JCRB, make sure that the minimum size of the QR Code is 13mm in width and height. Align the top and bottom of the QR Code to the top of the JomPAY logo and bottom of the payment method advice. The QR Code should not be larger than the entire JCRB.

Ensure there is sufficient clear space between the QR Code and the JCRB. The clear space around the logo is defined by the height of the “om” in the logo.

Approval For Bill Layout

Billers must obtain approval for the final bill layout from their financial institution before going to print.

JomPAY QR BILL CONFIGURATIONS REQUIREMENTS FOR BILLERS

Sample **JomPAY** QR layouts

For Billers with one payment reference:

Figure 3.1

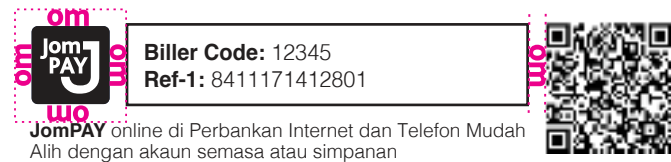
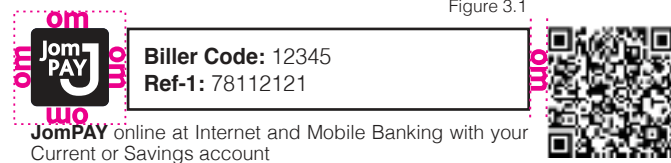
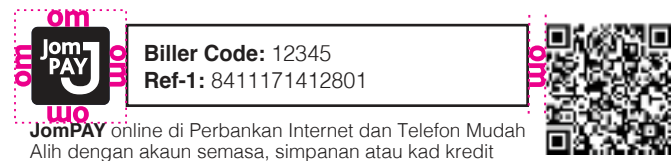
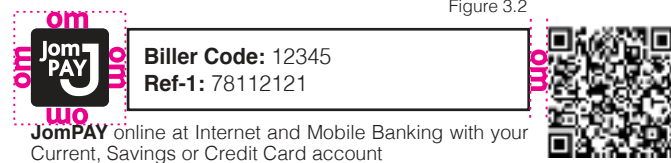
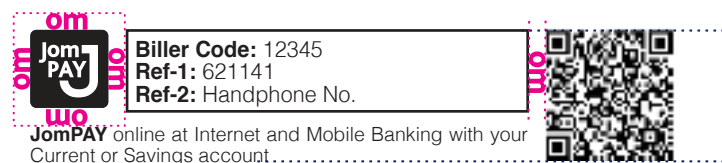


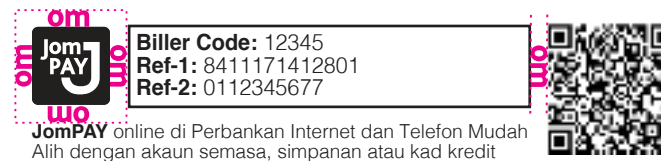
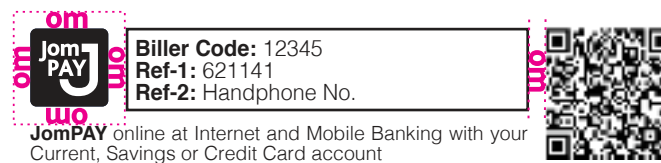
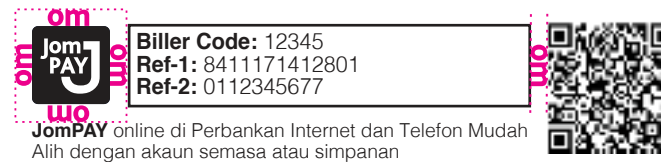
Figure 3.2



For Billers with two payment references:



... Within the height of entire JCRB



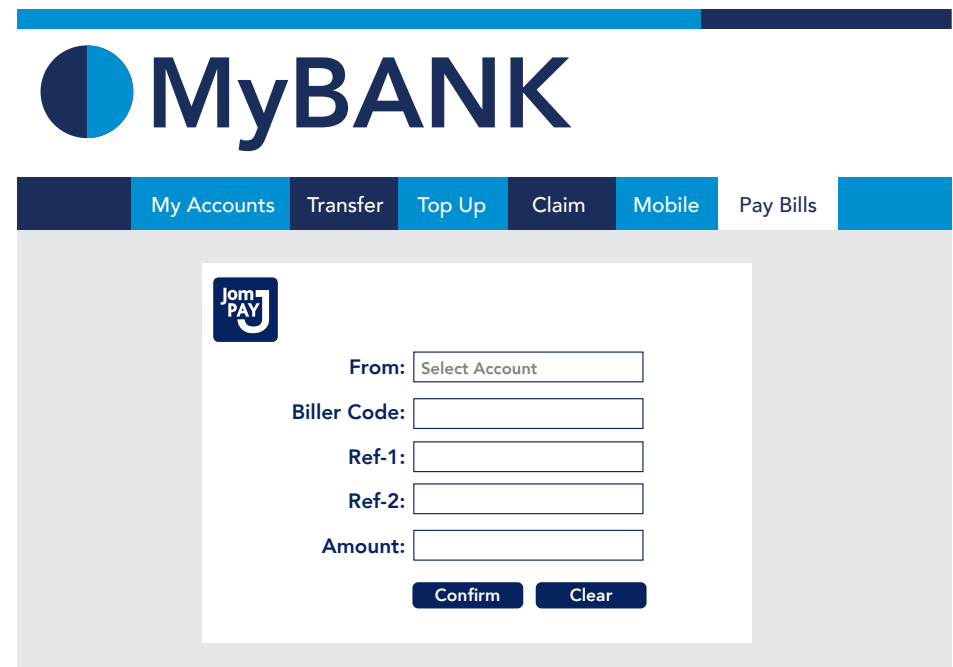
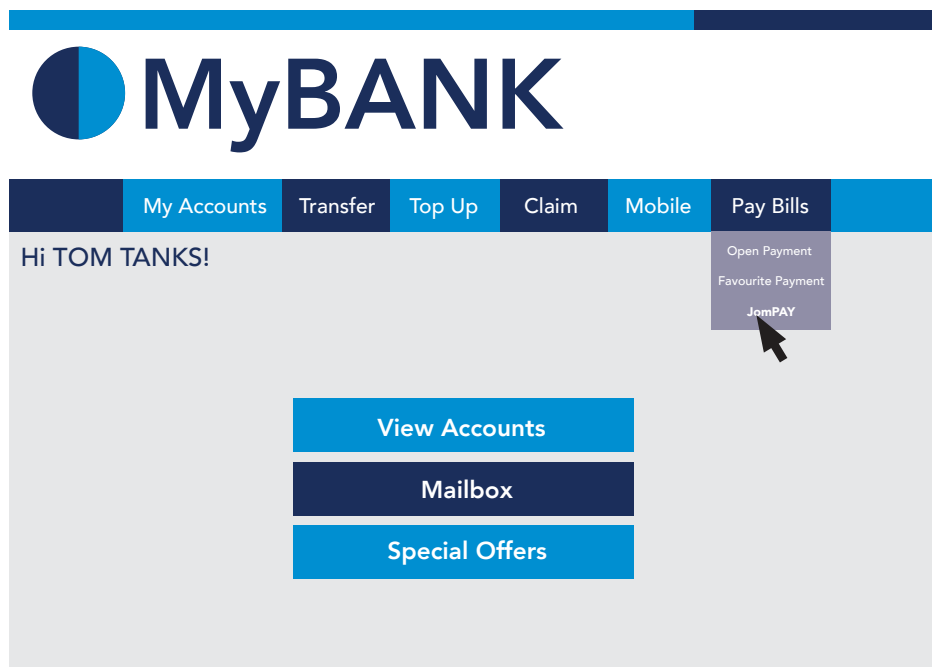
REQUIREMENTS FOR BANKS: PLACING JomPAY AT INTERNET BANKING

In accordance with the **JomPAY** Rules and Operational Procedures, the **JomPAY** service must occupy a prominent position within the pages or menu within a financial institution's Internet or Mobile Banking services.

Additionally, the **JomPAY** logo must appear where the customer selects, or has selected the option to make a **JomPAY** bill payment.

JomPAY respects that every financial institution has a different approach to the design of their Internet and Mobile Banking services. Following are samples of **JomPAY** logo placement within a website and mobile site platform.

The labels "Biller Code", "Ref-1" and "Ref-2" must be used and no variations to these labels are allowed.



REQUIREMENTS FOR BANKS: PLACING **JomPAY** ON MOBILE BANKING APPLICATION

Sample of **JomPAY** logo placement on mobile banking





For further information:
Please contact your Financial Institution.