



NOTICE FOR FINANCIAL INSTITUTIONS
NOTICE NO. TRS/N-1/2025/1

NOTICE ON ADOPTION OF NATIONAL QUICK RESPONSE (QR) CODE STANDARD



1. INTRODUCTION

- 1.1. In line with **Brunei Darussalam Central Bank (BDCB)**'s objectives in ensuring efficient and functioning payments systems in Brunei Darussalam, BDCB sees the importance of adopting a unified and standardised QR code for payments to facilitate interoperability of payment systems and promote the use of digital payment by financial consumers.
- 1.2. This Notice is issued pursuant to section 54 of the Brunei Darussalam Central Bank Order, **2010 ("BDCB Order")** and is applicable to the following persons that deploy QR Code enabled payment services to Client-merchants:
 - 1.2.1 Banks, Perbadanan Tabung Amanah Islam Brunei established under the Perbadanan Tabung Amanah Islam Brunei Act (Cap. 163); and
 - 1.2.2 Operators of payment systems that have been approved to operate in Brunei Darussalam under the Notice on Requirements for Payment Systems (Notice No. PSO/N-1/2020/1).
- 1.3 This Notice shall also be read in conjunction with the following:
 - 1.3.1 Notice on Market Conduct (Notice No. FCI/N2/2021/1);
 - 1.3.2 Notice on Requirements for Payment Systems (Notice No. PSO/N-1/2020/1);
 - 1.3.3 Notice on Technology Risk Management (Notice No. TRS/N-1/2023/2);
 - 1.3.4 Notice for The Establishment of a Complaints Handling Function within Financial Institutions (Notice No. FCI/N1/2021/1);
 - 1.3.5 Guidelines on Technology Risk Management (No. TRS/G-2/2022/1); and
 - 1.3.6 Guidelines on IT Third Party Risk Management (No. TRS/G-3/2022/2).
- 1.4 This Notice shall take immediate effect.

2. DEFINITIONS

- 2.1 For the purposes of this Notice, the following terms shall have the following meanings except where the context otherwise requires -
 - 2.1.1 **"Bank"** refers to any person or entity licensed, registered, approved or regulated under any of the following:
 - 2.1.1.1 Banking Order, 2006; or
 - 2.1.1.2 Islamic Banking Order, 2008;



- 2.1.2 “Client-merchant” refers to merchants that subscribe to payment services offered by the particular PSP or PSO;
 - 2.1.3 “National QR Code Standard” refers to the standardised technical and operational specification applicable to QR Codes endorsed by BDCB;
 - 2.1.4 “Payment System” has the same meaning assigned to it in the Notice on Requirements for Payment Systems;
 - 2.1.5 “Payment service provider” or “PSP” refers to the persons mentioned in paragraph 1.2.1;
 - 2.1.6 “Payment system operator” or “PSO” refers to the persons mentioned in paragraph 1.2.2;
 - 2.1.7 “Payment Transaction” has the same meaning assigned to it in the Notice on Requirements for Payment Systems; and
 - 2.1.8 “Quick Response code” or “QR code” refers to a machine-readable code used for storing information such as URL or payment information, which can be commonly scanned using modern devices.
- 2.2 Any expression used in this Notice shall, except where expressly defined in this Notice, have the same meaning as in the BDCB Order, 2010.

3. ADOPTING NATIONAL QR CODE STANDARD

- 3.1 All PSPs and PSOs shall adopt the National QR Code Standard, which shall be applicable to all payment transactions initiated by QR code.
- 3.2 PSPs and PSOs shall ensure QR codes issued or generated by their payment system are compliant with the National QR Code Standard.
- 3.3 PSPs and PSOs shall require their client-merchants to display and utilise QR codes based on the National QR Code Standard for all payment transactions.
- 3.4 The PSPs and PSOs shall provide appropriate awareness and training on the use and benefits of the National QR Code Standard to their client-merchants.
- 3.5 PSPs and PSOs shall also provide appropriate awareness to consumers on the use of National QR Code Standard.
- 3.6 PSPs and PSOs shall provide appropriate notification to prompt and inform client-merchants and consumers for unsuccessful payment transactions caused by the use of QR Codes that are non-compliant with the National QR Code Standard. Such notifications can also be made automatically via the online platforms, mobile applications and payment terminals.



4. EXISTING QR CODES

4.1 All PSPs and PSOs shall ensure that only QR Codes that are compliant with the National QR Code Standard are made available to the public. By 1st January 2027, any existing QR Codes that do not comply with the National QR Code Standard, including proprietary QR Codes for payment transactions must be disabled. The online platforms, mobile applications, and payment terminals of PSPs and PSOs shall:

4.1.1 reject any payment transaction made via QR code that do not comply to the National QR Code Standard; and

4.1.2 no longer support the generation and scanning of QR codes that do not comply to the National QR Code Standard.

5. NOTIFICATION ON THE USE OF NATIONAL QR CODE STANDARD

5.1 PSOs and PSPs that intend to deploy QR Code enabled payment services shall notify BDCB prior to the deployment of such services and shall furnish BDCB with the relevant proof of adherence to this Notice.

5.2 PSPs and PSOs shall monitor any developments to the National QR Code Standard and ensure their QR codes are updated and compliant with the current National QR Code Standard.

MANAGING DIRECTOR
BRUNEI DARUSSALAM CENTRAL BANK

Issue Date: 9 Ramadhan 1446H / 10 March 2025M