

Brand & Identity Guidelines

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List of **Abbreviations and Acronyms**

PSO	Payment System Operator
PCI-DSS	Payment Security Industry Data Security Standard
BTL	Below-the-Line
ATL	Above-the-Line
IBFT	Inter Bank Funds Transfer
FPI-SS	Fonepay Payment Interface Settlement Switch
P2P	Peer-to-Peer
CMYK	Cyan Magenta Yellow Black
RGB	Red-Green-Blue
CC	Carbon Copy
BCC	Blind Carbon Copy
HTML	Hyper Text Markup Language
QR	Quick Response

Preface

Fonepay is Nepal's first payment service operator (PSO) to receive the world-renowned PCI DSS certification. Our 50+ member banks and wallet spreads all over the nation.

This Branding Guidelines (herein after the '**Branding Guideline**' or '**Guideline**') is issued and implemented by Fonepay Payment Service Limited (hereinafter referred to as "**Network Operator**") to regulate the use of its logo, mark, and any other branding materials. Network Operator at its sole discretion may at any time amend this Guideline or any provisions hereof as deemed necessary and shall notify the same.

This Guideline along with any and all such amendments made by Network Operator is legally binding on all the Parties, inter alia, Acquirers, Issuers, Customers, Merchant, Settlement Bank, and any other Parties involved in IBFT (FPI-SS) and Fonepay Network who are authorized by Network Operator to use its logo, marks and other branding materials.

These brand guidelines are kept flexible enough for designers to be creative, but firm enough to keep our brand easily recognizable. However, it focuses on consistency as our brand needs to extend across multiple media platforms.

Branding and **Promotion**

1. About **Fonepay**

Fonepay is a digital payment operator that connects consumers, banks, and merchants in an interoperable network to facilitate mobile/digital payments. It comes integrated with an issuer bank's mobile/internet banking systems which imply that all transactions are originated from existing bank accounts and are secured by these banking channels. It enables a host of transactions including in-store merchant payments, online payments, and P2P fund transfers.

Becoming a merchant on the Fonepay network means that 12 million customers from 50+ banks can pay you digitally and directly from their bank accounts.

The Fonepay Network is owned and operated by Fonepay Payment Service Limited (hereinafter referred to as "Network Operator"), Nepal's largest and leading Fintech Company.

2. Branding **Guidelines**

Brand guidelines set a standard over usage of our key identity elements viz. logo, typography, color, imagery, and icons. These identity elements looped together to build the Brand Identity System.

We have a diverse range of services to simplify the daily lifestyle of valued users of our network. Our Brand Identity System helps to make a meaningful connection to services offered by our members. It will automatically set a strong image of what is Fonepay network, what we offer as a network.

This guideline covers the proper use of brand identity elements in a promising way which will enrich the value of the Brand Identity System to connect portfolio of diverse services our member offer in our network.

Every branding material published content whether in paper or web or soft copies or any other forms representing the Fonepay network must not violate the terms outlined in this guideline whether it is issued by the network itself or its stakeholders. The basic foundation of our brand attitude is instant payments as represented by our motto "Payments Fatafat". This is not just for setting up the theme in communication, this is how we work. We have a

network of agile members that are quick like lightning to do everything instantly. The basic foundations that our brand represent are:

- . Instant financial transactions with a real-time settlement.
- . Wide range of coverage including financial institutions and merchants.
- . Digitization and simplification.

3. Our **Mantra**

'Nagad Chodau Fonepay Garaun' is our mantra which means leave cash and use Fonepay. Our mantra is the basic foundation of our brand attitude and it sets up the theme for our communication. We repeat it every time and this is how mantra becomes effective. This is not just for setting up the theme in communication, this is how our Fonepay system is being described.

- . Repeat it as frequently as possible.
- . Conclude your communication by a mantra.
- . Use it as a part of the line while defining yourself, feature, service, or product line.

Our brand mantra will be carried out with following logo.



4. The Fonepay **Logo**

A. Anatomy:



Our logo is a combination of the specially drawn logotype and graphics.



The mark consists of the term FONEPAY which means it is the payment done through your mobile in the local language.

“fone” in plain white text with red background represents term “fone” = “f1” i.e. F1Soft International which is the parent company of the Fonepay- the Network Operator, the web signal attached thereto resembles the connectivity which is required for cellphones to operate in the telecommunication network. “pay” in the black text refers to the payment which can be made using the phone in the network.

Note: No variation shall be made in the current logo by any of the members unless otherwise agreed upon by the network operator.

B. Fonepay Logo: **Color Specifications:**

- Primary Colors:

			
Red #CF2027		Black #080B10	
COATED P 48-16 c	UNCOATED P 48-16 U	COATED PMS 806	UNCOATED PMS 806
CMYK 0 68.63 65.88 18.82	RGB 207 32 39	CMYK 3 2 0 94	RGB 8 11 16

Note: For print applications, use the above pantone colors based on the type of material used for printing; either coated or uncoated.

- Secondary Color:

Grey (#999999)



Mono-color | Reverse Color:

In context of use of Fonepay logo in designs with darker backgrounds, reverse color logo can be used.

Logo:



Color Code: Specifications

Primary Colors:

Red (#CF2027)

White (FFFFFF)

C. Variations

We prefer usage of full color or full reverse color logo as shown above but we have acceptable backgrounds for logo with wide variations.

The Fonepay logo can appear in any of secondary colors as shown below. The choice of color should be determined by the item or content the logo is being applied to. The logo should not have any other color variations than what is shown here. More information over color is on color palette section.



D. Improper Logo Usage

Among various other context wherein the use of Logo is determined as improper, unauthorized and / or misuse of the Logo and considered as violation of this Branding Guideline, some of the improper logo usage is stated here under:

1. Do not — Apply outlines



2. Do not — Add drop shadows



3. Do not — Add special effects



4. Do not — Add gradations



4. Do not — Add gradations



5. Do not — Fill with patterns



6. Do not — Skew, rotate or stretch



7. Do not — Change orientation



8. Do not — Add elements



9. Do not — Use our outdated logos which are no longer in use



10. Do not — Lock up our logo with copy, headlines, or other logos.



12. Do not — Place the logo over a distracting image.



13. Don't add a mirror effect



E. Few exceptions (for internal use of Network Operator only)

Logo can be animated to created graphics with motion (eg. gif image) for some special occasions. Similarly, we sometimes add elements to logo to give it a festive look. Further, we may use the logo with a -90° rotation if and only if it is needed. And, again this happens only in special occasions. These exceptions are for internal usage only. No external parties are allowed to make modifications as such.



F. Company name logo

Sparingly use logo with company name for print and screen usage. Use company name logo to produce stamp and to produce company seal in official documents.



G. Fonepay as Payment Partner

For any events/seminars/concerts, either on ATL or BTL branding, Fonepay can be shown as "Payment Partner" as shown in the picture.

PAYMENT
PARTNER



H. Co-branding

Always place Fonepay logo on left or top of partner's logo to show dominance. Leave space equivalent to height of 'e' from rightmost or bottommost edge of logo. Always maintain suitable visible equivalence between two logos. Use a line as divider in between two logos in horizontal placement. Use of full color logo is preferred whenever possible. Horizontal placement is preferred instead of vertical one. Do not use any divider in vertical placement.



Horizontal placement



Vertical Placement.

Example of proper placement.



If partner uses our logo to create a partnership lockup, they have to get their placement approved by our brand management team.

5. Our **Typography**

Consistency in type is important when it comes to strong brand placement. Typeface used in logo is not for use in other text elements in our communication. We made use of 'Helvetica Neue' typeface in our logo to give a classic touch and chronometric feel. We use modern and more easy to read type for effective communication.

A. Our English Typeface

Our official type family for English language is 'Montserrat'. Montserrat is the brand font used for print and graphic executions. It is a sans-serif typeface and hence easy to read and well communicates the message. It is a modern typeface that comes in a variety of weights and offers flexibility of use. Commitment to this typeface will help create a consistent and strong identity.

MONTSERRAT

Montserrat is a geometric sans-serif typeface designed by Julieta Ulanovsky, inspired by posters and signage from her historic Buenos Aires neighborhood of the same name. Many of the letterforms are special in the Alternates family, while 'Subrayada' means 'Underlined' in Spanish and celebrates a special style of underline that is integrated into the letterforms found in the Montserrat neighborhood.

Thin	ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890!@#%&*()<>?/1234567890!@#%&*()<>?/
Light	ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890!@#%&*()<>?/1234567890!@#%&*()<>?/
Regular	ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890!@#%&*()<>?/1234567890!@#%&*()<>?/
Medium	ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890!@#%&*()<>?/1234567890!@#%&*()<>?/
SemiBold	ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890!@#%&*()<>?/1234567890!@#%&*()<>?/
Bold	ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890!@#%&*()<>?/1234567890!@#%&*()<>?/
ExtraBold	ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890!@#%&*()<>?/1234567890!@#%&*()<>?/
Black	ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890!@#%&*()<>?/1234567890!@#%&*()<>?/

B. Our Nepali Typeface

Our official type family for Nepali language is 'Aakriti'. It is simple, easy to read yet, highly stylish. Use of Nepali language makes our communication strong and rejuvenates brand positioning. We are proud to be Nepali and love to use local language in official communication.

आकृति

आकृति रेगुलर अ आ इ ई उ ऊ ए ऐ ओ औ अं अः ऋ
क ख ग घ ङ च छ ज झ ञ ट ठ ड ढ ण त थ द ध न प फ ब
भ म य र ल व श ष स ह क्ष त्र ज्ञ

आकृति रेगुलर अ आ इ ई उ ऊ ए ऐ ओ औ अं अः ऋ
क ख ग घ ङ च छ ज झ ञ ट ठ ड ढ ण त थ द ध न प फ ब
भ म य र ल व श ष स ह क्ष त्र ज्ञ

आकृति बोल्ड अ आ इ ई उ ऊ ए ऐ ओ औ अं अः ऋ
क ख ग घ ङ च छ ज झ ञ ट ठ ड ढ ण त थ द ध न प फ ब
भ म य र ल व श ष स ह क्ष त्र ज्ञ

- Remember these when it comes to type
- Only use approved types for both English and Nepali. The logos and the fonts can be downloaded from the official website of Fonepay
- Limit type to no more than three sizes. Use light variations for big heading, bold variations for sub-headlines and regular for body for documentation purpose.
- Only use approved colors for font coloring. Limit type coloring to no more than three approved colors. Consider contrast ratio while selecting font color with the background.
- Use sentence case in all communications. All upper case can be sparingly used for heading or sub-headings. Never use all lower-case types.
- Keep your content aligned to left margin. Left aligned texts are easier to read. Body copy can be justified and headings can be used aligned to center. Avoid widows, orphans, and lines that end with hyphens.
- Do not distort or apply excessive special effects to emphasize type. Do not use too many type styles.
- Always consider readability. Do not set line and character spacing too dense or loose. Remember one letter should never touch the other. Do not place type in hard to read format. Never underline the type except hyperlinks. Use bold or italics to emphasize particular word or sentence in body copy text.
- If using prescribed typefaces is not possible, use Arial or any other type faces from sans serif family to mimic characters of Montserrat. Remember, only when using official font is not possible.

6. Spacing

Space is 'THE MUST'

We love and respect our logo. We can't tolerate its dignity being shadowed by distracting graphics and typography surrounding it. A clear space must be maintained around the signature by at least the height of letter 'e' in the logo.

While incorporating the Fonepay logo in any promotional content, the content creator must maintain the clear space (restricted area) as shown in the picture. We also recommend leaving the safe zone space to ensure brand's maximum visibility.



Logo clearspace = to the cap height of the Fonepay logotype "e"

Never allow typography or other elements to "invade" the logo. Never redraw or alter the logo, including the placement and size relationship of its letter or symbol. Only use authorized artwork from our brand store (www.fonepay.com/downloads).

7. Position & Size Matters

Any designs or content related to Fonepay must include the Fonepay logo on the right side of the design.

Our logo supports scaling up as per requirement for both print and on-screen representation. Never distort its original look while scaling it up. However, reproducing it in smaller size must not go beyond our minimal figures.

For **print media**, the logo should never appear smaller than 1" (25 mm). For **digital applications**, the Fonepay Logo should never be reproduced in a width smaller than 100px at 72dpi.

8. Illustration / Graphics

While promoting any content related to Fonepay (directly/indirectly); following defined icons/logos shall be used for the following Fonepay products;

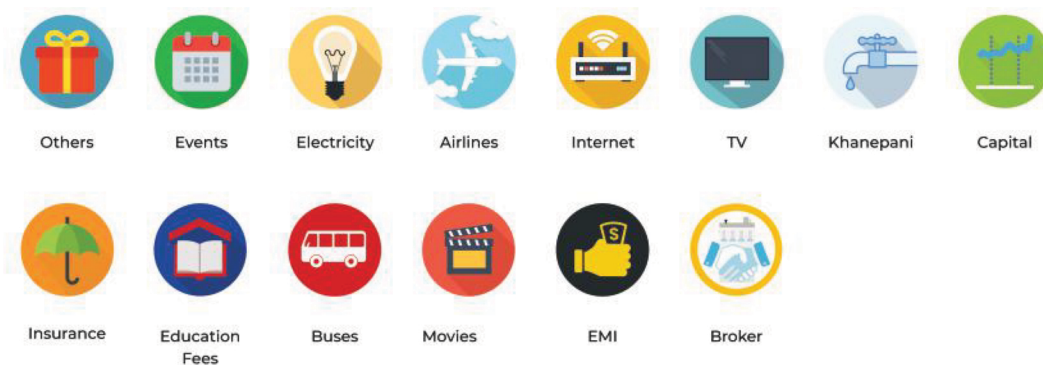
- **Fonepay Direct**

Fonepay Direct is one of the popular services of sending digital cash from one bank to another via phone number and must be represented by a logo shown below.



- **Hub Merchants**

Hub portal consists of various merchants and all have been assigned with particular icons. Icons as shown in the picture below shall be used while creating promotional content related to any of these services;



9. E-mail **Signature**

E-mail is one of the most important means of our official communication. Use it for both internal and external communication. As it is formal channel of communication, use it wisely and cautiously. Follow basic e-mail etiquettes and take care of our brand traits. Stay on the topic and only discuss the issues relative to the thread/topic in question. Use reply/reply all and carbon copy (CC:)/ blind carbon copy (BCC:) wisely. Make it action oriented. Respond instantly. Always remember, your e-mail reflects you and your organization.

Further, take care of few e-mail related guidelines as e-mail reveals our brand identity in immensely. All Fonepay employees must have uniformity over e-mail signature used in official mail for maintaining consistency. Use three e-mail signature variations as per the situation. Download e-mail signature template from brand store and set your main, reply and follow up signature accordingly.

Main

Use your full signature with all your details while sending mail for the first time. This will help your recipient to track information related to you for example, designation, contact details etc.



Reply

Use signature with fewer details (only personal details) for reply as your recipient already knows you and already have most of the information.

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Follow up and internal communication

Only use your first name as your e-mail signature in follow up mail in same e-mail thread or in internal communication where sender and receiver already know each other well.

Thank you.
Regards,
Manoj Thapa

Consider these while composing an e-mail

- Take care of typos before clicking 'send'.
- Use active voice rather than passive.
- Never use abbreviations and slangs.
- Do not use symbols and jargons.
- Use sentence case.
- Always compose e-mail in HTML instead of plain text.
- Set font size to 11 pt.
- Set font color to black.
- Use 'Montserrat' or any font from sans serif family if Montserrat is not available.
- Align text to the left

10. Website

Consistency is the key. From the major elements to minute details, every aspect of the website tells our target audience what to expect from our brand. If our web design is polished, cohesive and organized, people will trust our business to offer that same consistency in service and quality.

Thus, we need to be very careful while creating and use our predefined logo, background colors, typography as mentioned above along with a proper layout and content.

Things to remember before branding our website;

- Have a clear goal.
- Invest in a good logo.
- Pay attention to the colors.
- Be consistent with the style.

- Think about the site's layout.
- Find the right outlets to spread our website's message.
- Have a cohesive content strategy

11. PowerPoint **Presentation**

PowerPoint presentation are getting popular as best tool to express ideas. We must take care of consistency while using PowerPoint presentation. Use corporate PowerPoint presentation template downloaded from brand store for all PowerPoint based presentation. Always use Montserrat typeface and do not use font size lower than 30 pt. Never use annoying animation.

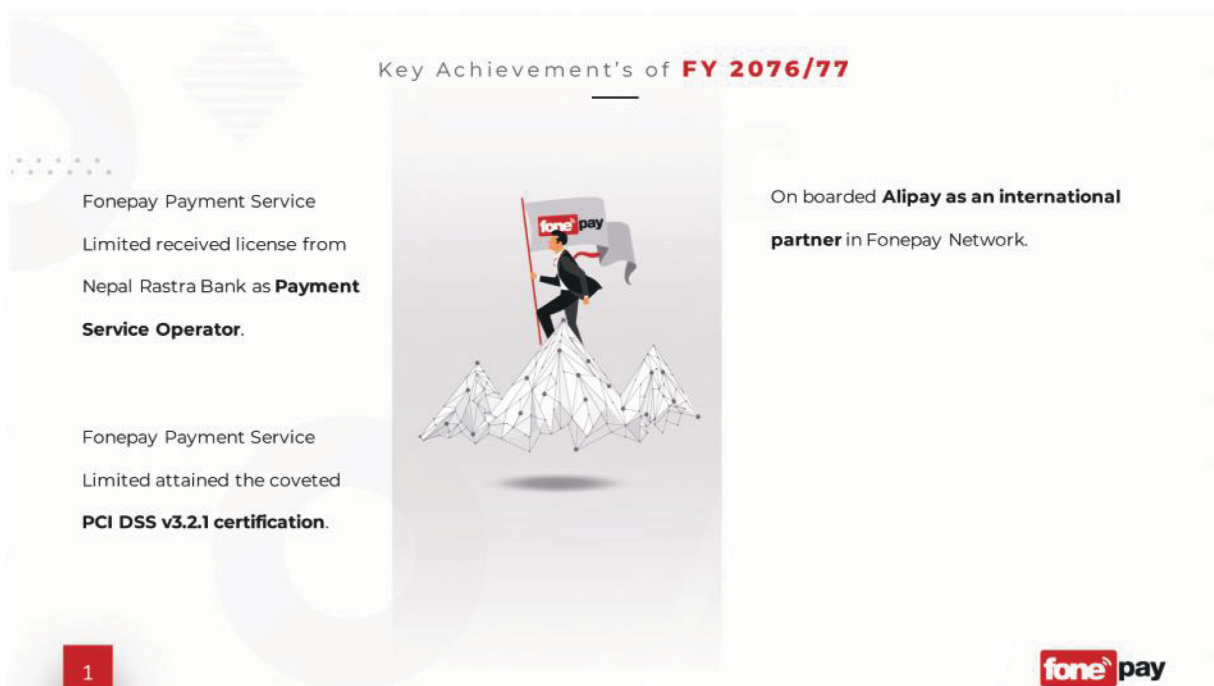


Figure: Sample Template

12. QR **CODE**

QR code (abbreviated from Quick Response Code) is the trademark for a type of matrix barcode (or two-dimensional barcode) which is a machine-readable optical label that contains information about the any item to which it is associated. As 'Fonepay" network is one of the pioneers in QR payment system in Nepal representing huge number of

merchants and financial institution, due consideration shall be given by members of the network to maintain the brand value of the network and shall be abided by the following terms and conditions regarding the branding and promotion:

I. Content of QR code Sticker

Generic QR code shall contain term “We Accept” at the top of it followed by logo of Fonepay as discussed in Background “The Logo” shall not be amended or altered by members. The logo of the “Fonepay” followed by text “pay to” & “Merchant Name” in plain text. Above content along with QR code itself shall at least contain 70% of the QR sticker or flex whatsoever the QR has been attached to. The QR code is followed by the text “scan Fonepay code” below which process of QR scan will be mentioned. The space available after the above content will contain the name, logo and support number of the acquirer bank.

II. Alteration and modification

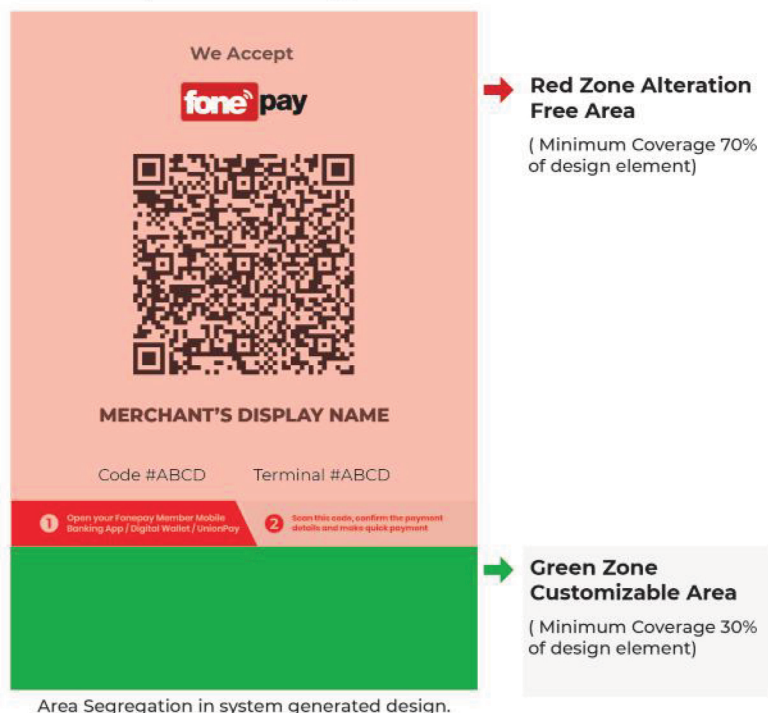
All the stakeholders are recommended to use system generated QR code design for print or on-screen usage. If required subtle changes can be made to the original content following standard as discussed in point 1. Acquiring bank can try design alternatives by applying area covered under grey dotted lines which can't be altered and this portion must cover 70% (RED Zone) of final design. Acquirer may alter 30% (GREEN Zone) of the design elements, its content, color and theme as per their requirement but these changes should not alter system generated signature content and its proportion. Any elements, texts or any kinds of alternation in terms of size of elements, color complexion, order of elements etc. of RED Zone is strictly prohibited. Despite of alteration flexibility, following things have to be taken care while producing design related to GREEN Zone:

Text element or iconic presentation shall not contradict the content produced in RED Zone.

- Logo of acquiring bank should not exceed the size of Fonepay logo.
- Acquirer has right to carry partner's logo or name with declaration of role/partnership along with their support number but acquirer does not have right to use the space for advertisement or commercial purpose.
- Acquirer does not have right to carry logo or information related to entities providing similar nature of service or are from same domain including but not limited to PSPs, PSOs and ACHs



System Generated Copy



Area Segregation in system generated design.

Note: Regardless of whether the QR code stand has been provided by Fonepay or the member banks/wallet self-prints the QR standee, must follow the system generated QR design as shown in the picture above.

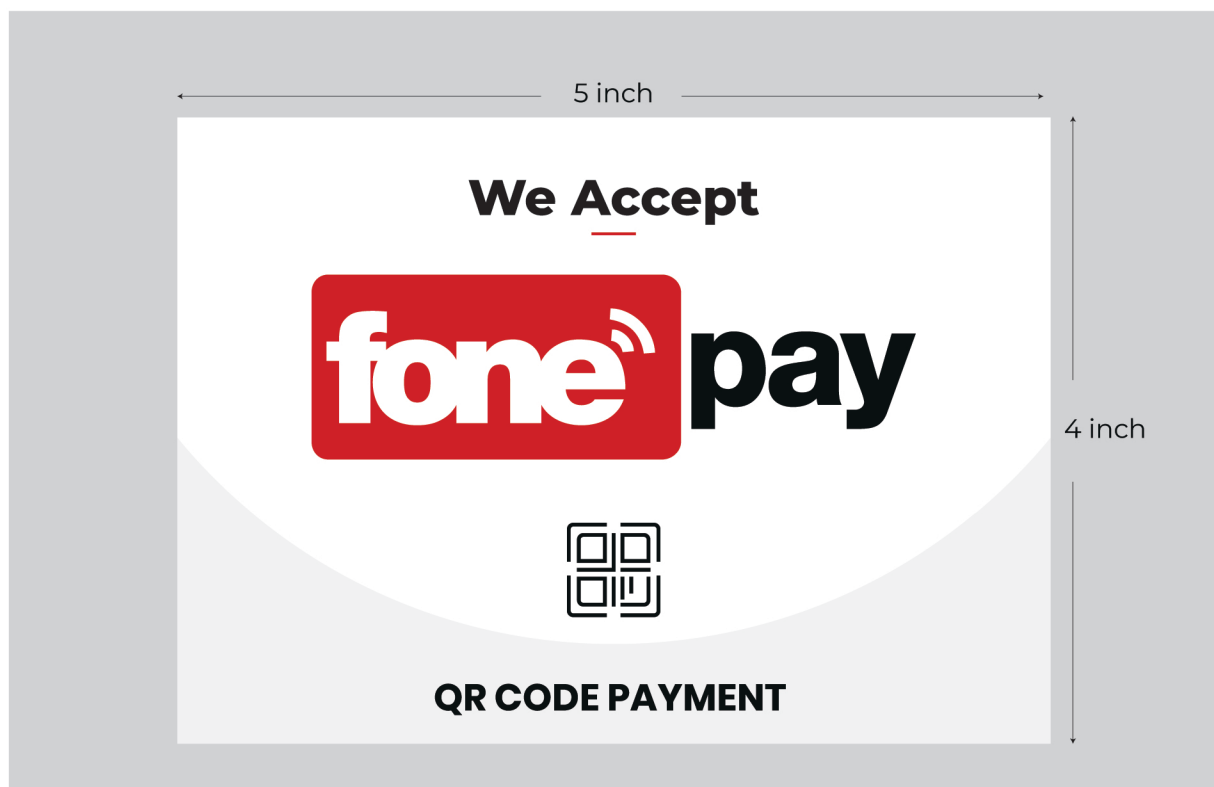
III. Quality of the QR Code

Must be in high quality according to print or on-screen usage requirement. Scaling up the size should not ruin the quality of an image. Image must not be under or over exposed to light.

13. The “WE ACCEPT FONEPAY” STICKER Design and Modification

At physical merchant locations, with every QR stand, a vinyl sticker with message “WE ACCEPT FONEPAY” must be placed.

Standard Dimension: We recommend using standard size of “5*4” inch



- The color code of words “WE ACCEPT”, “PAY” & “QR CODE PAYMENT” must be black (#080B10)
- The color code for “FONE” & “-” must be Red (#CF2027)

Note: Any fonepay member bank or wallet have rights to use their own production house for printing our standard “We Accept Fonepay” design only with limited changes as shown in the picture.



- Can use their own logo with support number on “We Accept Fonepay” design as shown in the picture.
- The logo of the member bank/wallet should not exceed $\frac{3}{4}$ of “Fonepay” logo.

14. Promotion: **BTL & ATL**

A. BTL

Below-The-Line activations or BTL activities are more focused in nature, and are directed towards a specific group of individuals that the company identifies as potential customers. BTL activations are highly targeted and advertisements are created considering all the necessary parameters of the audience's interest, to better connect with them.

At BTL level, Fonepay basic branding starts with the placement of QR standee and “We accept Fonepay” sticker. So, we recommend some application methods which ensures maximum visibility.

The QR code shall be made clear and visible to all the customers and shall be attached in such a manner convenient and easy to scan. With every code, either placed on a stand or sticker, a “WE ACCEPT FONEPAY” sticker needs to be placed without altering the pre-defined design.

- Application of QR stand

Place the QR stand at checkout counters, cash registers etc. to signify acceptance

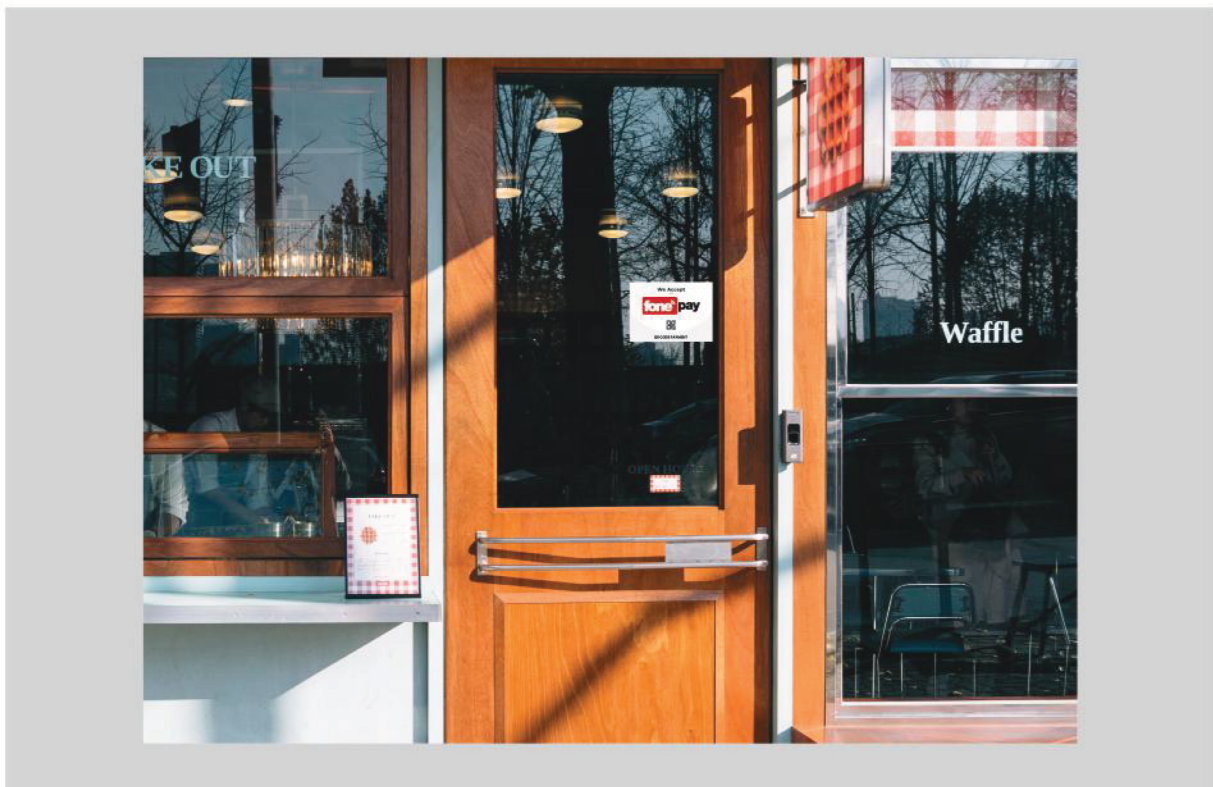


- Placement of “We Accept Fonepay” sticker

Use the “We Accept Fonepay” graphic to indicate Fonepay as a payment method at offline in a wide variety of applications including:

- Exterior/interior signage: at the entrance of physical merchant locations (store door or window) or inside (at the cash counter)

Exterior Signage



Use the “We Accept Fonepay” graphic on a main entry or exterior-facing window to signify acceptance.

Interior Signage



Use the “We Accept Fonepay” graphic at merchant locations or interior signage at checkout counters, cash registers etc. to signify acceptance.

Fonepay Merchandising Materials

We have made creative use of our logo in our merchandise which have been used both for internal and external use. We have wide range of merchandise.

QR Code Standee



Metal Standee



T-shirt



Cup



Keyring



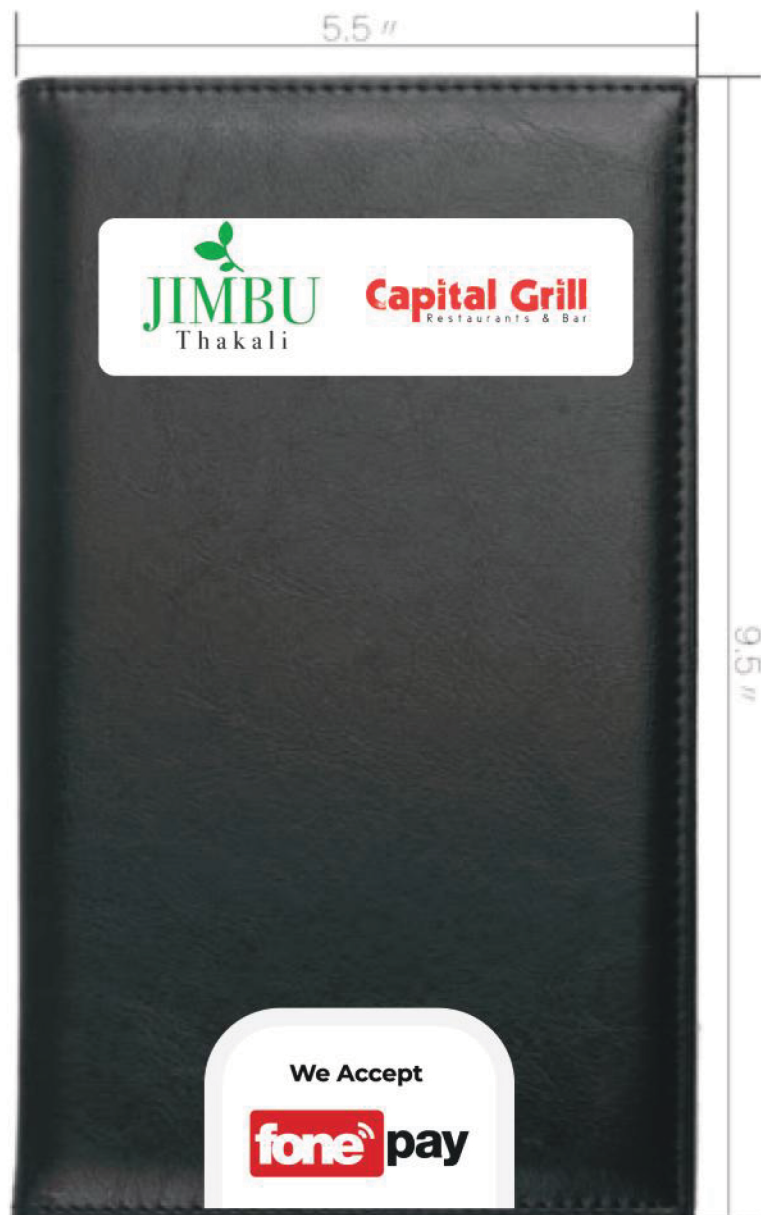
Pop-socket



Cap



Bill Pads



Bill Pads



Brochure



ID card



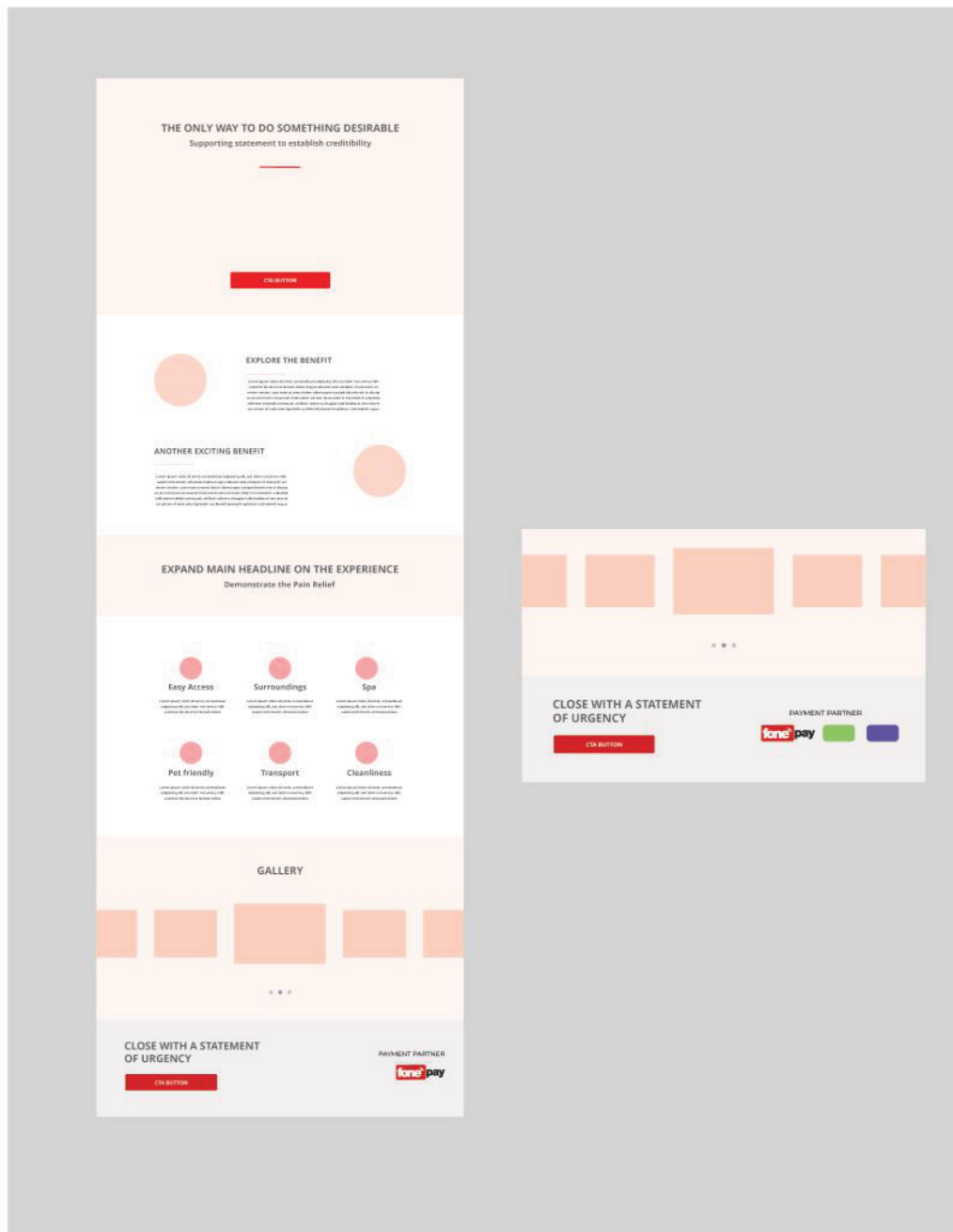
B. ATL

Above-The-Line activations are a widespread advertising and marketing campaign or activity that is undertaken at a general level, without any specific audience targeting. Good examples will be a huge brand's national/international advertising campaign that's untargeted and broad-reaching in nature. As is apparent, Above-The-Line activations are marketing activities that are generally undertaken as a brand-building exercise, and to establish a clear brand image among a massive audience.

During campaigns where Fonepay collaborates with any of their member banks/wallet or any other participants and move forward for its social media presence (ATL) or for BTL branding at any merchant's outlet, the logo of Fonepay should be of same size as compared to the logo of the member bank/wallet or any other participant. And if it's a ticketing event, Fonepay should be presented as their "Payment Partner".

I. Online Acceptance: Website home page

Use the Fonepay logo on the right side with text description as “Payment Partner” on websites and on any Fonepay integrated applications. Incase of availability of multiple payment partners, we recommend placement of Fonepay logo followed by other payment partners



II. Newspaper ad



III. Promotion at Social media

Social media have become best platform to reach people in recent days. Social media can be used in multiple ways which enriches brand identity. We use social media to release information about newly introduced services, exciting offer, important notice, interactive contest, members information etc. People make better picture of us using our social media updates. Our posts depict who we actually are. This is the reason why we must take utmost precaution while posting an update in social media. Facebook, Twitter, Instagram, Viber, and YouTube are our primary social media platforms to reach mass.

All the Fonepay members and wallet must follow this Branding Guidelines while posting any content on their social media platforms whichever are related (directly/indirectly) to Fonepay;

- Make posts appealing and catchy put a descriptor or a caption with detailed information and share useful links or news published by reliable sources which are informative and related to service offered.
- Answer queries received over updates as quickly as possible. Use Standard English or

Nepali language for reply. Respect your audience and thank them for feedback.

c. Set an interactive theme like social media contests to increase reach and impact.

d. Don't force users to like, share or comment over your post using emotional appeal connecting it to religion, culture, fear among others.

e. Don't post copied content and low-quality images ruining brand identity

f. Don't post biased content depicting interest of particular group or community.

g. Don't use sexist, racist, or biased tone.

h. Don't share negative emotions like anger, fear, and sadness.

Note: Any Fonepay member or wallet while promoting their sole campaign/content on social media platforms (Facebook, Viber, Instagram, Twitter, LinkedIn) which might be directly/indirectly associated with any features provided by Fonepay must compulsorily include the "Fonepay" logo on their designs.

- For our **social media post**, in a 1080*1080 px art board, on the top right corner leaving the space of 30 * 30 px, the size of the Fonepay logo must be 72.68 * 208.74 px as show in the picture.





Figure: Sample pic of Social Media post with Fonepay logo placement

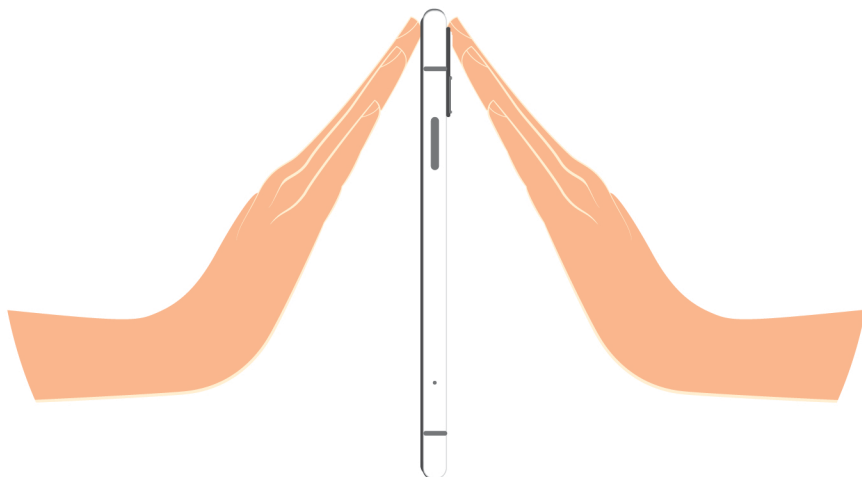
- Use of “Scan & Pay” icon

For social media content, we recommend using the Scan & Pay graphics wherever possible.



15. Ownership of **Intellectual Property**

All the Fonepay Members and participant in the Fonepay System/Network must recognize Fonepay's ownership of its intellectual property, including but not limiting to the Fonepay name, Trademarks, logo, Patents, Copyrights, Fonepay Marks, and Fonepay technology, and agree to protect these ownership rights and the integrity of the Marks by complying with the applicable Fonepay Rules in all activities, including issuing, acquiring, processing and promotion.



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