



RC 220,310  
NIGERIA INTER-BANK SETTLEMENT SYSTEM PLC  
*...improving the Nigeria Payments System*

# NIGERIA CENTRAL SWITCH QR CODE STANDARD



<b>Title</b>	QR Code Payment Standard Nigeria
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# Introduction

The QR Code payment code aims at providing a QR code powered identification framework for individuals, products, entities and what have you. For individuals, this will enable a peer to peer identification both online and offline. The beauty of this goes beyond identification as this chip-like image could go a long way in aiding the holder to make payments, send and receive funds. This rides on the default account/card information embedded in the QR.

At a scan of a valid QR, the account details encoded in the QR can be made available to third party systems to enable the holder receive funds. On the other hand, the holder can securely initiate and approve funds transfer to another party from own account.

Updates to information comprising the QR, will simply require a regeneration of the Individual's, products, entities etc. QR Code.

## QR Code parameters details.

Table 1.0

S/NO	Parameter Name	Description	Comment
1	SquareId	A unique system generated ID	
2	UserName	The carrier User Name for Peer 2 peer or the product name in the case of a commodity or product.	User name/Product name
3	QRId	A JSON object containing the parameters called segments. These segments will have a related mapping info to give details to industry specific information. Please consult Table 1.1 for details	
4	DigitalSignature	Used as a checksum to check for distorted data in the case of online verification	
5	ExtraData1	Extra Data Field 1	Extra Data Field 1
6	ExtraData2	Extra Data Field 2	Extra Data Field 2
7	ExtraData3	Extra Data Field 3	Extra Data Field 3

# Parameter Mapping.

Table 1.1

S/No	Parameter ID	Mapping Info	Comment
1.	param_01	Industry Code	
2.	param_02	Product Code	Unique Per Industry
3.	param_03	Description	
4.	param_04	BVN	
5.	param_05	Default Account	
6.	param_06	Default Account Bank	
7.	param_07	User Image	Base64 image representation or Link
8.	param_08	Email Address	
9.	param_09	Phone Number	Must begin with country code
10.	param_10	Finger Print	Hash encoding of Parameters
11.	param_11	Post Code	The post code

## Parameter mapping details:

- param\_01:** Industry code, this segment will be an 11 digit code which is unique per industry (e.g. with a leading 5 digit industry code and a trailing 6 digits sub-industry code). This will be used to identify the industry the QR code is mapped to. Please see the industries table (Table 1.2)
- param\_02:** Alphanumeric Product code which is unique per industry classification.
- param\_03:** Description of the QR ID product or ID, for a house hold the description will simply carry household number.
- param\_04:** The default/ Principal BVN
- param\_05:** The default account or Card number mapped to this QR.
- param\_06:** If the default account number is provided then the account domiciled bank code is entered else if it is a card, then the Card Scheme ID is provided.
- param\_07:** The base64 representation of the carriers passport photograph.
- param\_08:** The carriers email address.
- param\_09:** The carriers 11 digits phone number, prefixed by the country code.
- param\_10:** The digital finger print of the information entered.
- param\_11:** The carrier post code.

# Industry Codes

Table 1.2

S/No	Industry	Industry Code	Comment
1.	ID	10001 XXXXXX	Personal
		11001 XXXXXX	House Hold
		12001 XXXXXX	Commercial
2.	Payments	20001 XXXXXX	
3.	schools	30001 XXXXXX	Elementary
		30002 XXXXXX	Secondary
		30003 XXXXXX	Base 64 image representation or Link
4.	Hospitals	40001 XXXXXX	
5.	TV/ Radio	50001 XXXXXX	TV
6.		51001 XXXXXX	Pay TV
		52001 XXXXXX	Radio
7.	ecommerce	60001 XXXXXX	
8.	retailer	61001 XXXXXX	
9.	eatory	70001 XXXXXX	
10.	Hotels	80001 XXXXXX	
11.	Telco	234 XXXXXXXX	Must begin with country code
12.	Utility	90001 XXXXXX	Power
		91001 XXXXXX	Water
		92001 XXXXXX	Sanitation
13.	Government	10001 XXXXXX	Federal Ministry
		11001 XXXXXX	State Ministry
		12001 XXXXXX	MDA
14.	Transportation	13001 XXXXXX	Airlines
		13101 XXXXXX	Road
		13201 XXXXXX	Waterway
		13301 XXXXXX	Railway