



Contents

Introduction	
About PayID	4
Our Assets	
Brandmark	5
Symbol	6
Legibility	7
Primary colour palette	8
Secondary colour palette	9
Co-branding	10
Wordmark	11
Identity in action for financial institutions	
Online banking - Menu	13
Online banking - Payment screen	14
Key messages	15
PayID language and terminology	16
Identity in action for businesses	
Invoice	18
Point-of-sale	19
Digital - social	20
Key messages	21

Introduction

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



These guidelines introduce the PayID® brandmark and its elements, providing you with clearly defined guidelines for the appropriate application. This guide also includes a suite of key messages. Following these guidelines will ensure a cohesive, consistent and unified expression of the identity across the customer journey.

PayID is a registered trademark of NPP Australia Limited.

About PayID

PayID is an initiative of NPP Australia Limited, the organisation that operates Australia's real-time payments infrastructure, the New Payments Platform.

The New Payments Platform (NPP) supports a 24/7 modern digital economy. It provides a fast, flexible and data-rich payments system that enables Australian consumers, businesses and government agencies to make real-time account to account payments. Essential to its success is PayID, the centralised addressing service that enables direct funds transfer in an unprecedentedly personal and convenient, yet secure way.

PayID eliminates the need to enter bank account details by linking financial accounts to recognisable and memorable pieces of information such as mobile numbers, email addresses and ABNs.



Brandmark

The PayID brandmark is designed to be clear and intuitive, helping to reflect the service provided and guide users on its purpose.

Designed with flexibility and function in mind, the brandmark can work across multiple channels and applications. Importantly, PayID has been designed to complement, rather than compete, with the brands that use our service. The brandmark sits seamlessly alongside financial institutions' products and on a business' website or payment screen.

The PayID brandmark can be used in one of three ways. The brandmark, shown here, is the preferred application as this aids in building trust and awareness in the identity. It is used to give customers a sense of confidence and control, and signals PayID as a secure form of payment processing.

Where it is not practical to use the brandmark due to space limitations or technological constraints, there is a symbol and a wordmark alternative to signify the PayID identity. More details on these alternatives are provided in the following pages.

Correct

Example of how to use the PayID brandmark.



Incorrect

Examples of applications to be avoided.



Do not shear, rotate or distort the wordmark.



Do not apply effects to the wordmark.



Do not apply gradients or images to the wordmark.



Do not apply a stroke to the wordmark.



Do not use the ID mark separately from the holding shape.

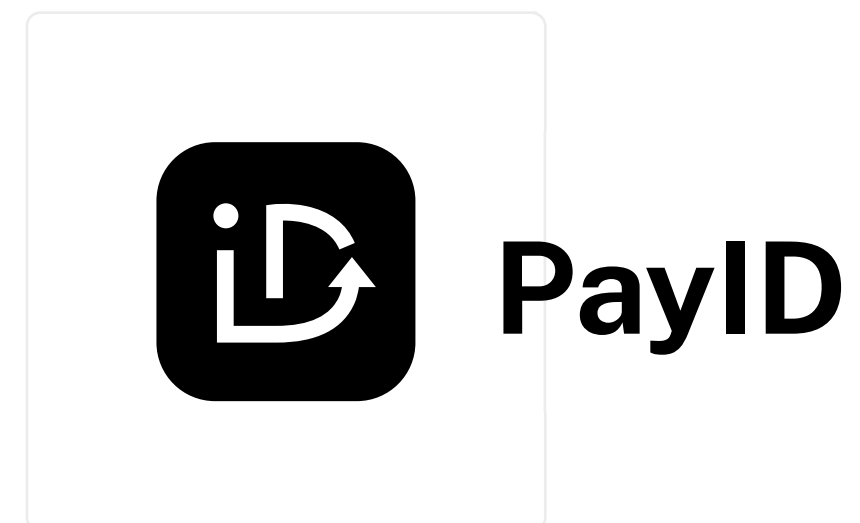
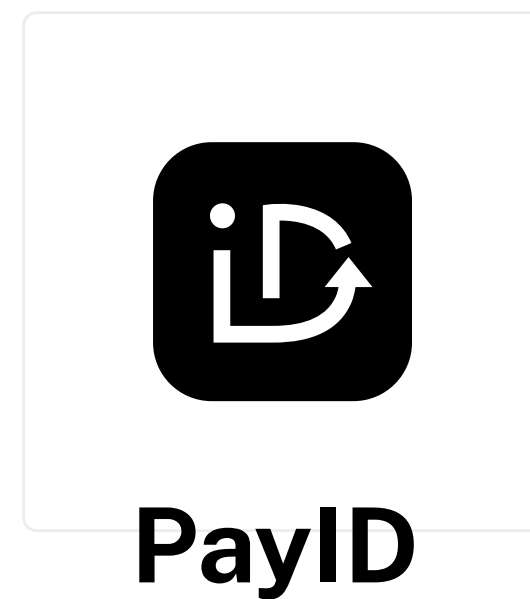
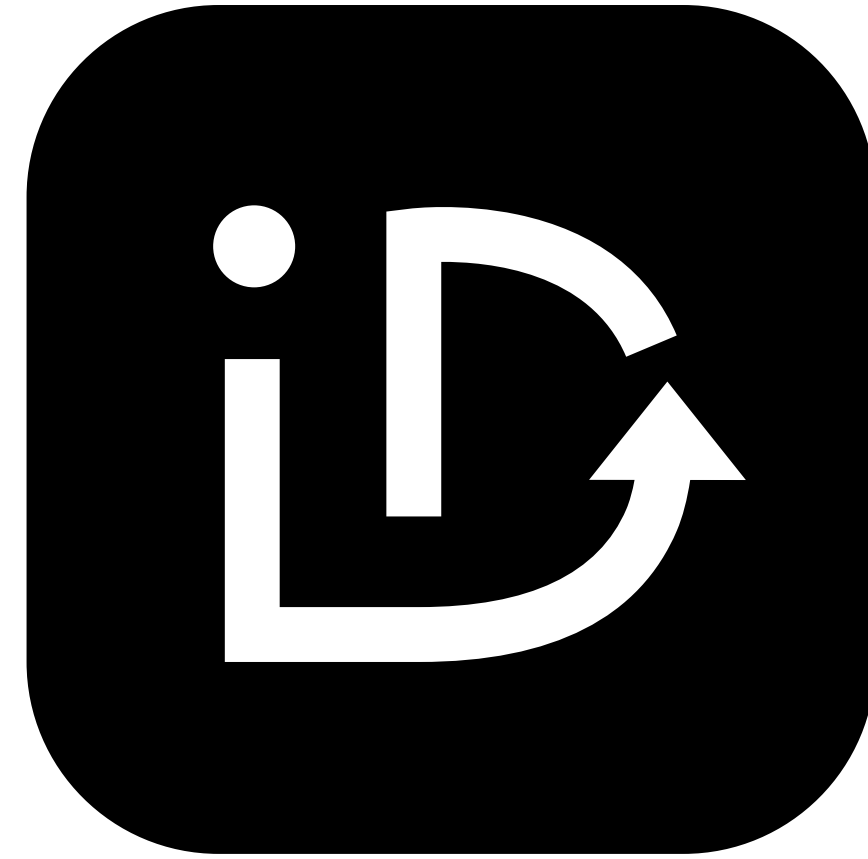
Symbol

The next signifier of the PayID identity is the symbol, as shown here. For clarity and consistency, it is recommended that the full name (PayID) should still appear in the same visual field as the standalone symbol.

The symbol should only ever be used in the following situations:

- As an icon within a mobile banking app
- As an app icon
- In small spaces, such as mobile, where the full version of the wordmark has already appeared earlier in the customer journey

Please see pages 13 through to 14 for examples of the symbol in action.



Legibility

To ensure the brandmark maintains its legibility, there is a clear space rule and a minimum size rule.

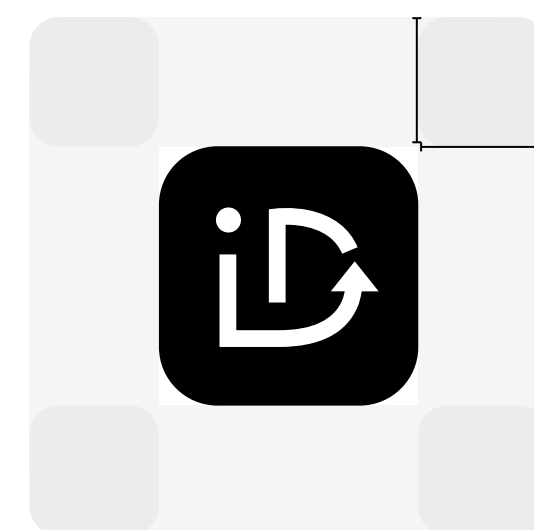
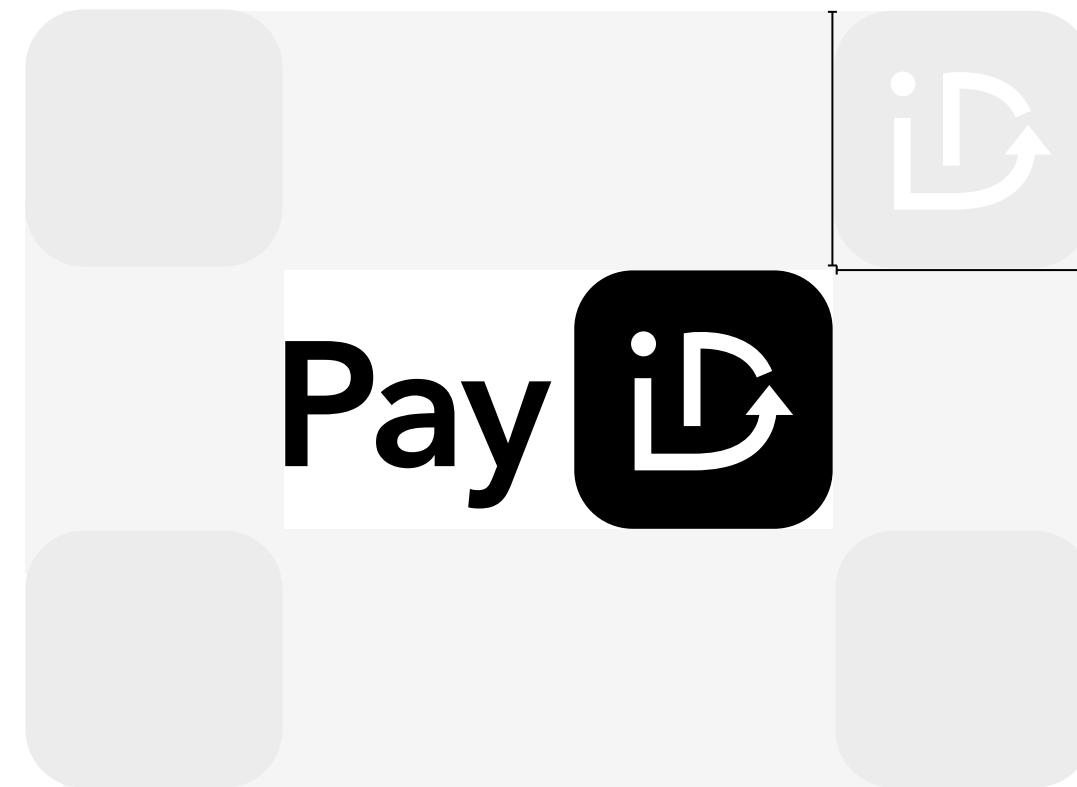
For the minimum clear space, simply take the cube shape from the brandmark and add its dimensions around all edges. This is the minimum amount of space that you should give the brandmark.

The minimum size that the primary brandmark should be seen at is 21mm wide in print or 80px in digital environments. The minimum size for the symbol should be 8mm wide in print or 30px in digital environment. This is to ensure that it is legible and clear for people to see.

For digital environments, as the space available differs vastly between desktop and mobile, it may not always be feasible to use the full PayID brandmark. In these situations, the symbol or wordmark can be applied.

Clear space

Use the square device from the PayID brandmark to calculate the minimum space for the wordmark. For the symbol, use half the height of the square device.



Minimum size

The minimum size of the PayID brandmark should be no less than 80px or 21mm wide and 30px or 8mm wide for the symbol.



80px or 21mm wide



30px or 8mm wide

Primary colour palette

The reproduction of colour is a key factor in ensuring consistency of the identity. Please ensure the correct colours are used for the relevant application. For example CMYK and Pantone are used for Print. HEX and RGB are used for digital applications.

Legibility and accessibility are key to ensuring the brandmark is visible at all times. Please consider the colour of the background before selecting the appropriate brandmark or symbol colour.



Black

C0 M0 Y0 K100
Pantone Black C
R0 G0 B0
HEX #000000



Dark Grey

C62 M53 Y52 K50
Pantone Cool Grey 11C
R74 G74 B73
HEX #4A4A49



Light Grey

C17 M12 Y13 K0
Pantone Cool Grey 1C
R218 G218 B218
HEX #DADADA



White

C0 M0 Y0 K0
R255 G255 B255
HEX #FFFFFF

Secondary colour palette

To ensure greater cohesion and a visual connection between PayID and the financial institutions using the service, a secondary colour palette is available.

When a financial institution is using the PayID brandmark within their online banking channels, they may choose to adjust the colour of the PayID brandmark or symbol to sit within their colour palette. This may only apply to a one colour solid background.



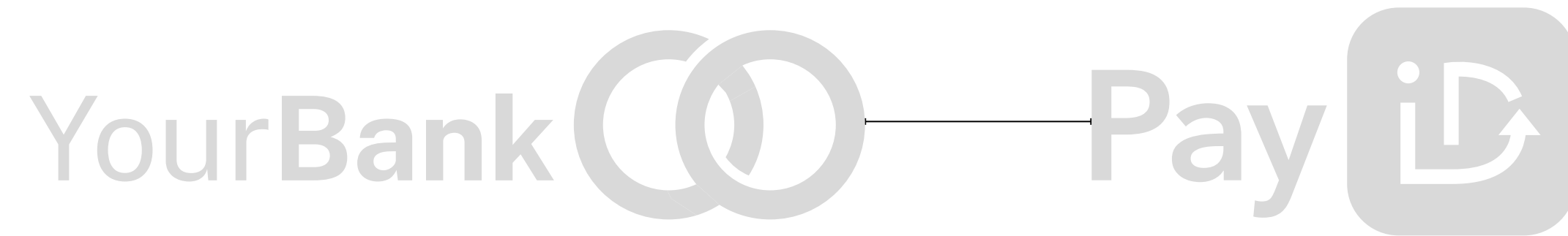
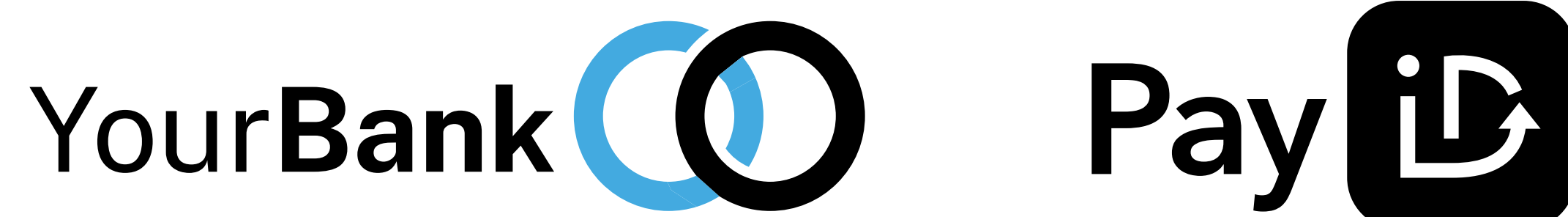
Co-branding

The co-branding principles should be used in situations where both brandmarks need to have equal prominence and maintain their own unique identities. The PayID brandmark can be positioned next to or above a partner brandmark.

Ensure you adhere to the clear space rule and try to match either the height or width of a partner logo depending on which measurement provides the most appropriate balance.

There should also be a relationship between either the width or the height of the two logos so there is an equal relationship between the two brandmarks. One shouldn't feel more important or larger than the other.

When co-branding with a financial institution or business, the colour of the PayID brandmark should always be within the core colour palette. However, as shown in the secondary colour palette (page 9) when inside a financial institution's platform, you can revert to their colour palette, if required.



Wordmark

Finally, there is the PayID wordmark. This option is only to be resorted to when use of the brandmark or symbol are not feasible. The wordmark should only be used when there is already established familiarity with the PayID identity.

When using the wordmark, PayID should always appear as one word with a capital 'P' and 'ID'. The wordmark should never appear in all capitals or in any other way.

To use the wordmark include:

The ® symbol

The trademark symbol ® must be shown with the FIRST or most PROMINENT mention of PayID in body copy and in superscript format.

Footnote

The footnote is to be included in all communications where PayID is mentioned.

The footnote to the trademark is:

PayID is a registered trademark of NPP Australia Limited.

Public Sans Font

The Public Sans typeface is to be used wherever possible.

Correct

Examples of how to use the PayID wordmark.

The 'P' in pay and 'ID' is always upper case with no space between 'Pay' and 'ID'.

The trademark symbol ® must be shown with the FIRST or most PROMINENT mention of PayID in body copy and in superscript format.

PayID usage in action

Apply the registered trademark symbol in the FIRST or most PROMINENT mention of PayID®.

Incorrect

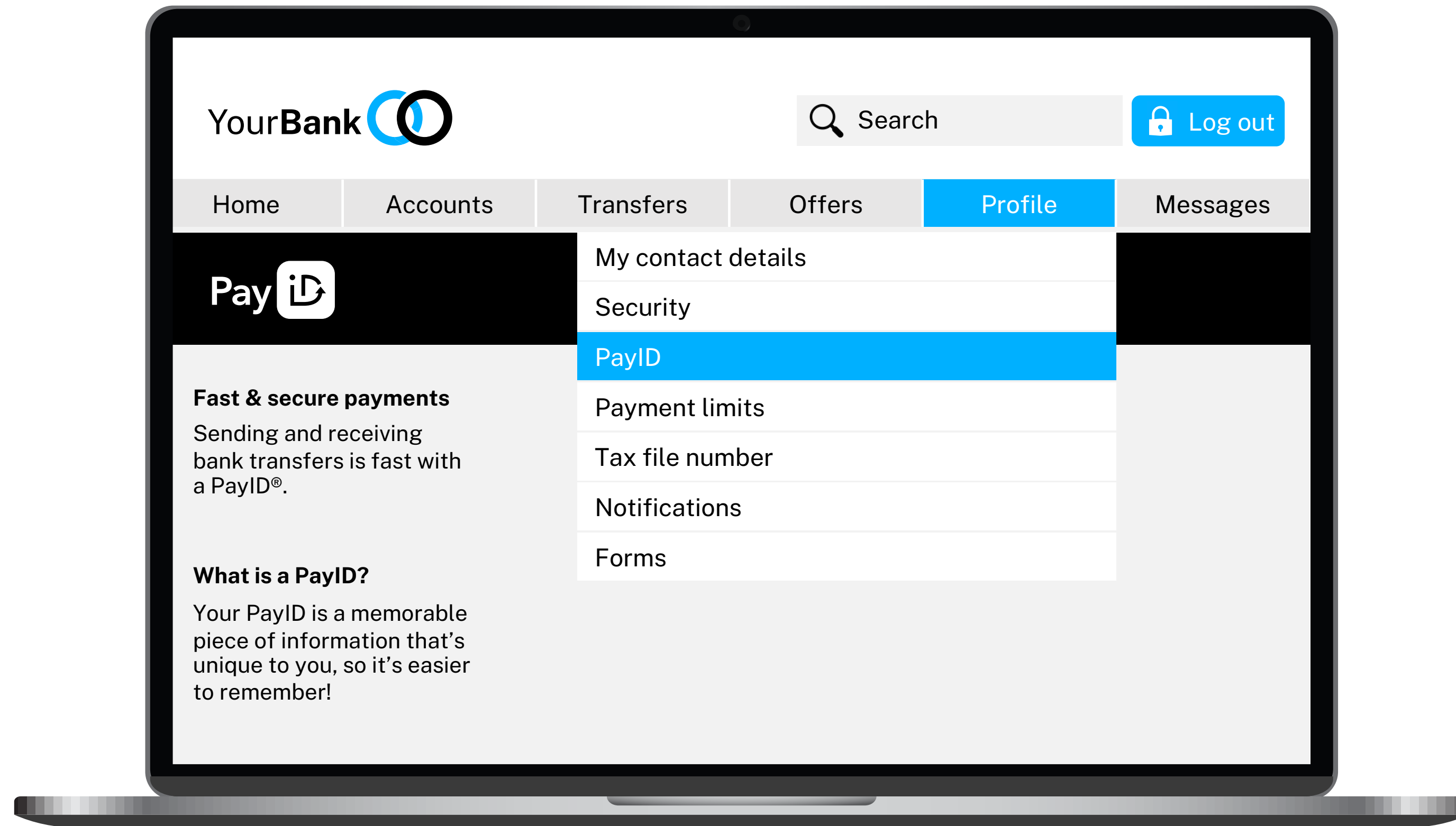
Examples of applications to be avoided.

PAYID PayiD payid **PAY ID** payld

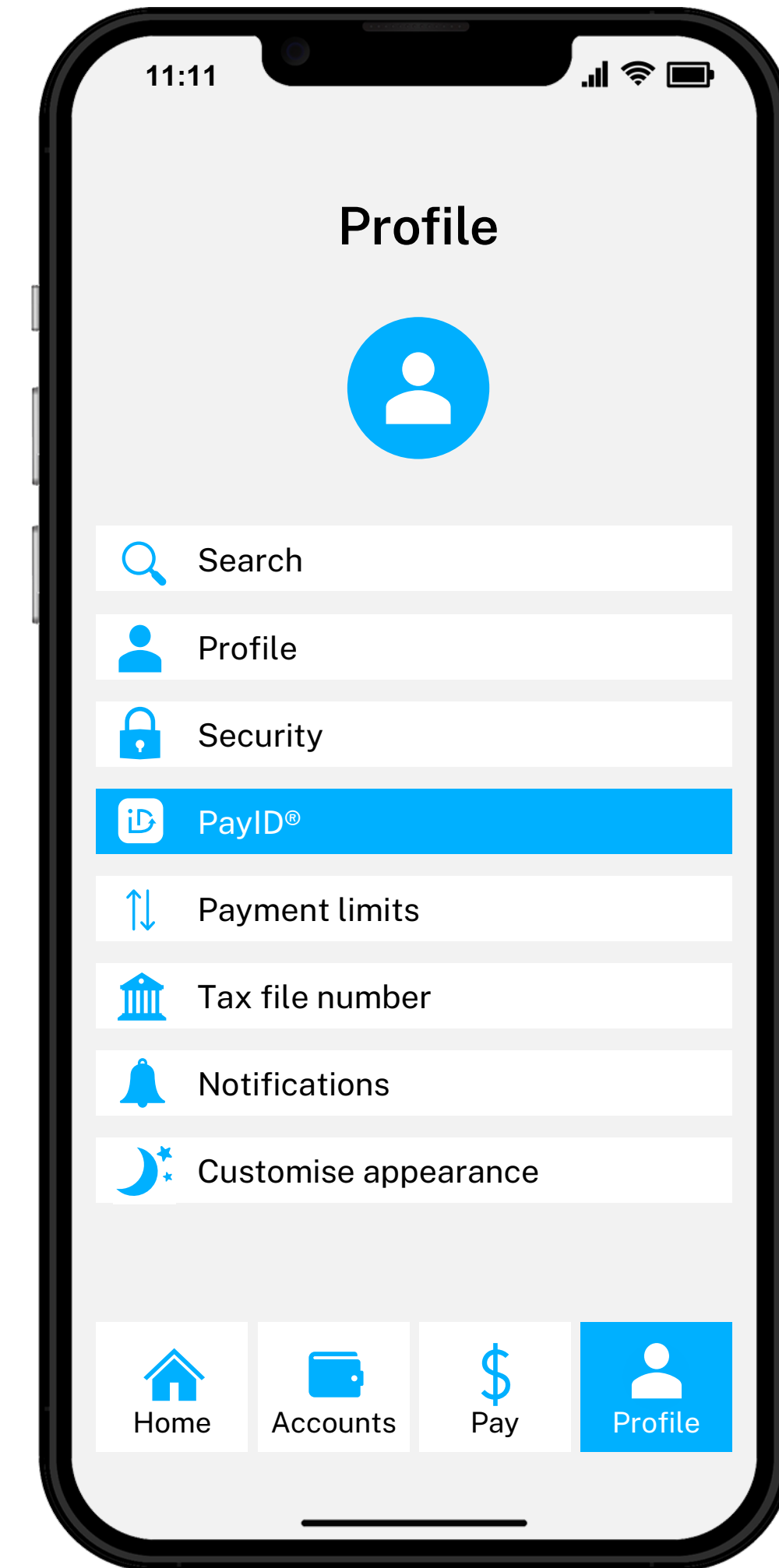


Identity in action for financial institutions

Online banking - Menu

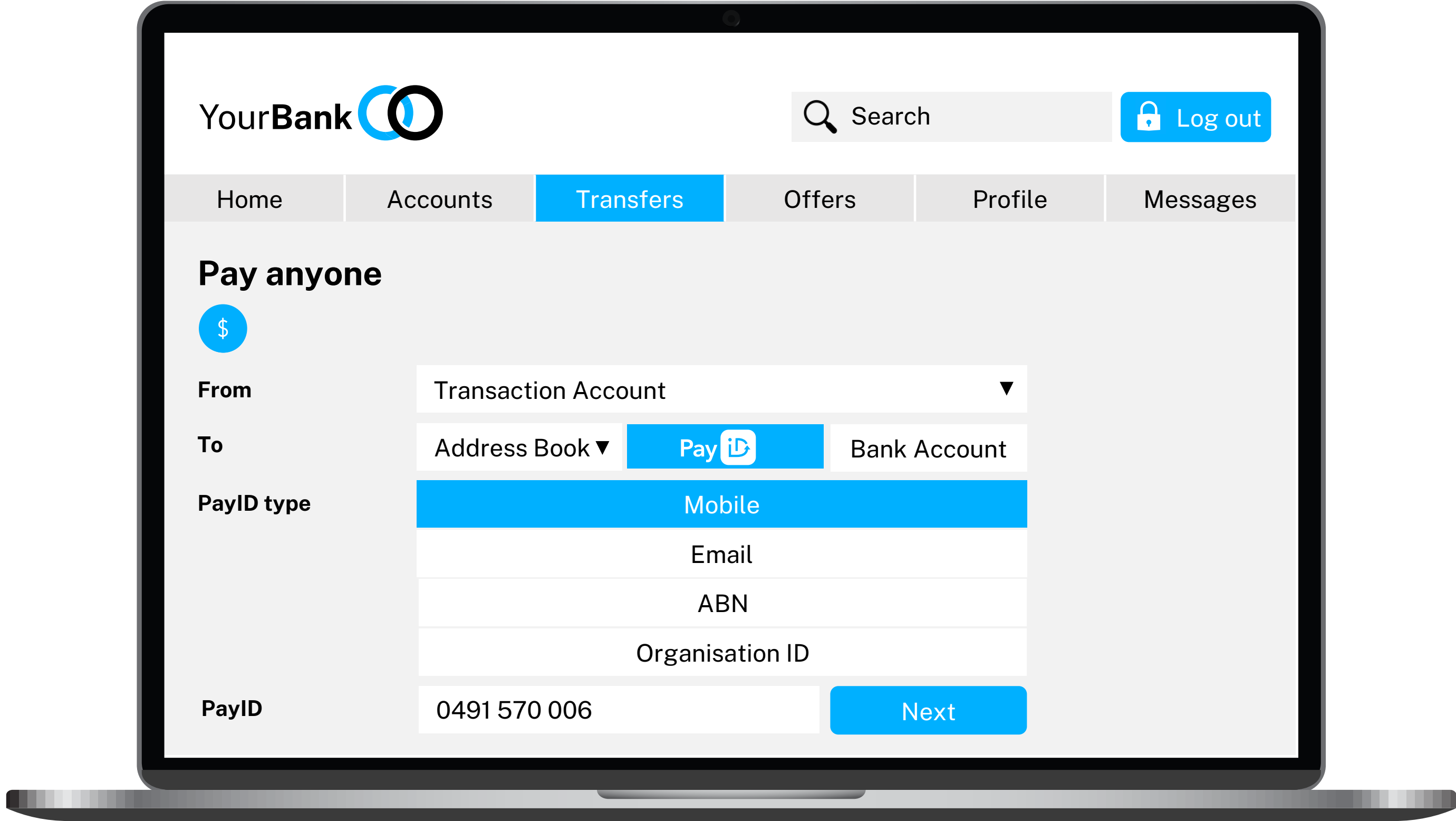


Desktop

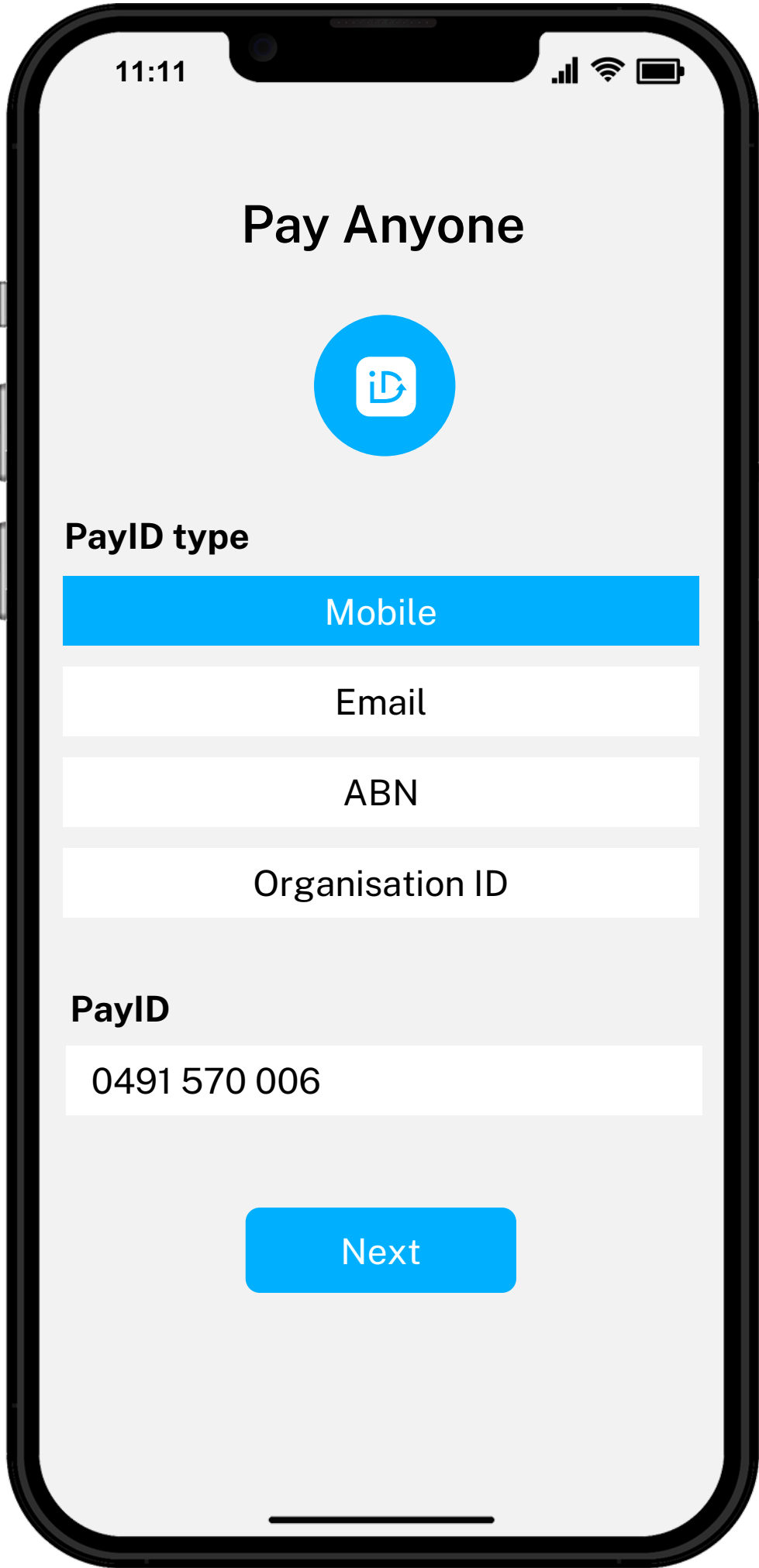


Mobile

Online banking - Payment screen



Desktop



Mobile

Key messages

The following messages can be used to describe PayID and its benefits to a wide range of audiences.

Tagline

Fast payments, simple as.

Secondary tagline

Use a PayID for fast, secure payments between bank accounts.
It's easier to remember than a BSB and account number.

Availability

Offered by your bank

More than 100 banks, credit unions and building societies offer PayID.

Benefits

Consumer

It's fast

PayID payments happen fast* even between accounts at different banks, 24/7.

*Some payments may be subject to security checks which could delay a payment.

It's simple

Use a PayID instead of your BSB and account number. It's a memorable piece of information such as your mobile number or email.

PayID can be used for all types of payments and it's always available, 24/7, every day of the year.

It's secure

PayID works within the security of your online banking which means your details are protected by your bank's privacy policy.

PayID can help protect consumers from scammers who may intercept invoices and change payment details to their own.

It's accurate

PayID includes a confirmation step before the payment is made so you can check you are paying the right person or business. This can help you avoid mistaken payments.

It's flexible

A PayID can be moved between different accounts and banks, making switching banks easier.

You can also create multiple PayIDs if you have more than one account.

Business

PayID is an easy, low cost digital payment option for receiving fast payments from your customers.

Fast set up: Register your PayID 24/7 in your online banking

Low cost: No extra subscription or POS terminal required

Improved cashflow: Receive payments fast, 24/7

Detailed description: Payments can have longer descriptions – up to 280 characters

Fewer mistakes: Your customers can see your business name before they confirm their payment, helping protect you from scammers and mistakes

It's quick and easy to set up:

1. Register a PayID in your online banking.
2. Give your customers your PayID for fast payments straight into your account.

PayID language and terminology

	Technical terminology	Consumer language
	NPP Addressing Service	PayID
Data type	Alias/Alias Identifier Short Name/Alias Name Alias Type Telephone number Email address ABN Organisation Identifier Linked Account Participant/Account Servicer	PayID PayID Name PayID Type Mobile Number Email Address ABN Organisation ID Financial Account/"your <Bank/CU/Building Society> account"/"your <product name> account" Financial Institution/"Us/We/<FI Name>"
Activities/states	Register/Registered Deregister/Deregistered Port/Porting/Ported Enable/Enabled Disable/Disabled Updating details	Create/Creating/Created Close/Closing/Closed Transfer/Transferring/Transferred Unlock/Unlocking/Unlocked Lock/Locking/Locked Update/Updating/Updated

Provided the official taxonomy terms are used as a minimum, additional descriptive text may also be used to help user understanding.



Identity in action for businesses

Invoice



Customer number: 4605
Mr Alex Smith
101 Collin St
Melbourne VIC 3000

Luke's Fitness
Cnr Lonsdale &, Russell St,
Melbourne VIC 3000

4 x PT session	\$200
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Subtitle	\$200
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GST 10%	\$20
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TOTAL	\$220
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Pay this invoice from your online banking.

PayID®: luke@lukesfitness.com.au

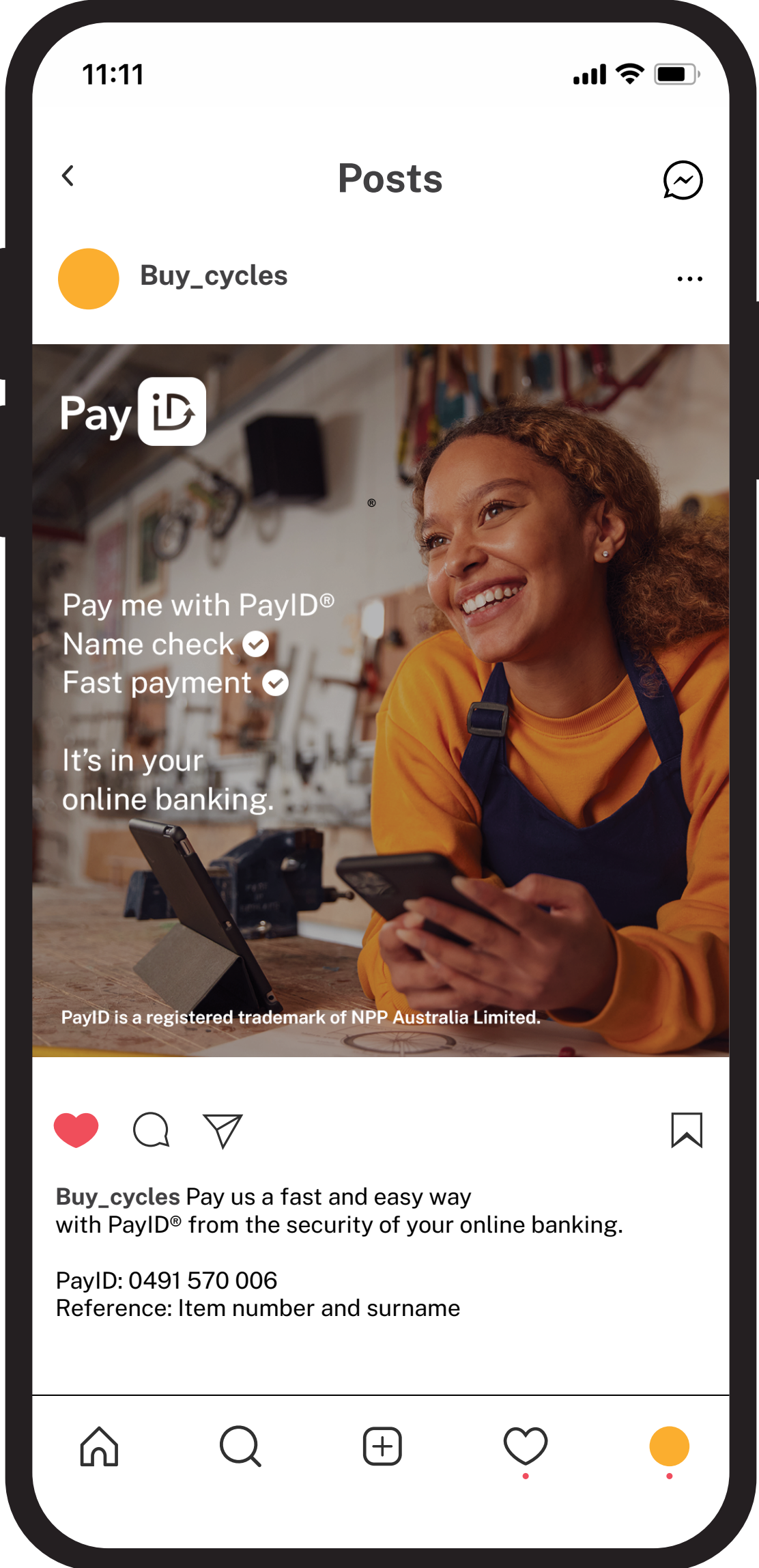
Reference: use your customer number

PayID is a registered trademark of NPP Australia Limited.

Point-of-sale



Digital - Social



Key messages

The following messages can be used to describe how your customers can make a payment to your PayID.

Template

PayID: **[Insert]**

PayID Name: **[Insert]**

Reference: **[Insert information you would like your customers to use when making their payment]**

Making payments to our PayID

Log into your online banking and make your payment by selecting the PayID option instead of using a BSB and account number.

Once you have typed in our PayID, you will be shown the name **[insert the name you chose to have displayed with your PayID when you first created it]**.

With PayID you'll have more room to include a reference or invoice number so we know who the payment is from.

Confirm the payment and it will be made fast.

You can visit payid.com.au or contact your bank for more information about PayID.

Making payments has never been so simple.

Messaging in action

PayID: **0491 570 006**

PayID Name: **John's Garden Care**

Reference: **Use the customer code we give you.**

You may choose to show your PayID Name that your customers will see when using your PayID to make a payment. This confirms that they are paying the right person or organisation.

Making payments to our PayID

Log into your online banking and make your payment by selecting the PayID option instead of using a BSB and account number.

You may choose to include some additional information for your customers explaining how to make a payment using PayID.

Once you have typed in our PayID, you will be shown the name **John's Garden Care**.

With PayID you'll have more room to include a reference or invoice number so we know who the payment is from.

Confirm the payment and it will be made instantly.

You can visit payid.com.au or contact your bank for more information about PayID.

Making payments has never been so simple.



For more information contact

brand@auspayplus.com.au