



GUIDANCE NOTE ON THE OPERATIONALISATION OF NAMQR CODE STANDARDS IN THE NATIONAL PAYMENT SYSTEM

11 DECEMBER 2025

1. PURPOSE

1.1. The purpose of the Guidance Note is to provide guidance on the operationalisation of the NAMQR Code Standards in the National Payment System (NPS).

2. BACKGROUND

2.1. In the *National Payment System Vision and Strategy (2021-2025)*, specifically under Theme 3: Consumer-Centric Innovation, the NPS industry stakeholders identified the need for standardised QR Codes. The standardisation of QR Codes is essential to enable interoperability across all payment streams and to promote payment choice, convenience, reduce fragmentation, and support innovation and efficiency within the payment ecosystem. Consistent with leading regional and international practices, several countries have recognised the importance of establishing a national QR Code standard to promote harmonised data formats, Application Programming Interface specifications, and interoperability across payment systems, thereby broadening access to digital financial services. Such harmonisation serves as a key enabler of digital financial inclusion and supports broader national objectives related to digital transformation and payment system resilience.

2.2. On 1 November 2023, the Bank published the *Guidelines on the Standardisation of Quick Response Codes in the National Payment System (the Guidelines)* to provide guidance for the development and adoption of industry-wide payment QR Code specifications. The specifications aim to ensure that QR Code payments are interoperable, secure, and universally acceptable by all acquirers within the NPS.

2.3. To support this initiative, various payment industry stakeholders with the Payments Association of Namibia (PAN) collaborated with the Bank since January 2025 to co-craft and finalise the NAMQR Code Standards. The development of these standards considered the Guidelines, EMVCo QR Code Standards, the Instant Payment Programme QR

specification document, and *Determination of the Operational and Cybersecurity Standards within the National Payment System (PSD-12)*, among others. The NAMQR Code Standards (the Standards) were finalised and published on 9 May 2025.

3. INTEROPERABILITY IN THE NPS

3.1. In accordance with section 20(1) of the *Payment System Management Act, 2023 (Act No. 14 of 2023)*, the Bank is mandated to ensure interoperability within the NPS. The drive towards interoperable QR Codes represents a critical step in modernising the NPS and expanding access to secure, efficient, and inclusive digital financial services. The development of the Standards embodies this objective, eliminating inefficiencies arising from proprietary QR Codes that are fragmented and closed-loop.

4. OVERVIEW OF NAMQR CODE STANDARDS

4.1. NAMQR, Namibia Quick Response Code Standard, is Namibia's national QR Code payment standard and registered trademark, developed by the NPS stakeholders. The Standards constitute the single national technical specification for QR-based payments within the NPS. It defines the common data structure and interoperability requirements applicable to QR Codes issued or accepted by payment service providers in Namibia. The specification supports both static and dynamic QR Codes, as well as customer-presented and merchant-presented formats, enabling a wide range of current and future payment use cases. The Standards aim to ensure that QR Codes deployed within the Namibian payment ecosystem are interoperable, secure, and technically consistent across payment instruments, providers and channels. It forms an integral component of the NPS modernisation agenda and is intended to support safe, efficient and scalable QR-based payment acceptance, including the promotion of innovation and transformative payment solutions.

4.2. As a technical specification, the Standards constitute the foundational layer upon which the operational, compliance and ecosystem requirements will be developed. The scheme rules governing the interoperable issuance and acceptance of NAMQR Codes are therefore the subject of the next phase of work, which will focus on operationalising and adopting the Standards across the payment ecosystem.

5. NEXT STEPS

5.1. With the finalisation of the Standards, the subsequent phase will focus on the practical operationalisation within the NPS. This will be achieved through the development of NAMQR Code Scheme Rules and Operational Guidelines, which will collectively provide the framework for consistent implementation across the payment ecosystem. This phase will focus on the following:

- 5.1.1. **Drafting Scheme Rules:** This will include the identification of use cases, creation of user journeys, definition of payload parameters for the identified use cases, preparation of functional specifications and test cases, and the definition of participant roles and responsibilities. It will further include establishing interoperability rules between existing payment systems, including the development of a translator, among others.
- 5.1.2. **Drafting of Operating Guidelines:** The Guidelines will expand on the practical application of the Standards and Scheme Rules by detailing the key organisational, functional, and technical parameters for the use of NAMQR Codes across relevant payment streams. These will include merchant onboarding requirements, NAMQR Code generation, information security considerations, settlement processes, as well as expectations regarding dispute resolution, customer redress, and reporting, among others.
- 5.1.3. **Development of the Go-to-Market Approach:** To support industry-wide enablement, the rollout of the Standards will follow a structured and phased approach to ensure the orderly transition of existing QR payment solutions to the standardised specifications. In addition, a coordinated go-to-market and consumer awareness strategy will be developed in collaboration with industry participants to promote widespread adoption and ensure consistent user understanding across the market.

5.2. In light of the above, the Bank, together with PAN and industry stakeholders, will undertake a consultative process during 2026 to support the operationalisation of the Standards.

6. ENQUIRIES

All enquiries related to this Guidance Note must be forwarded to:

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