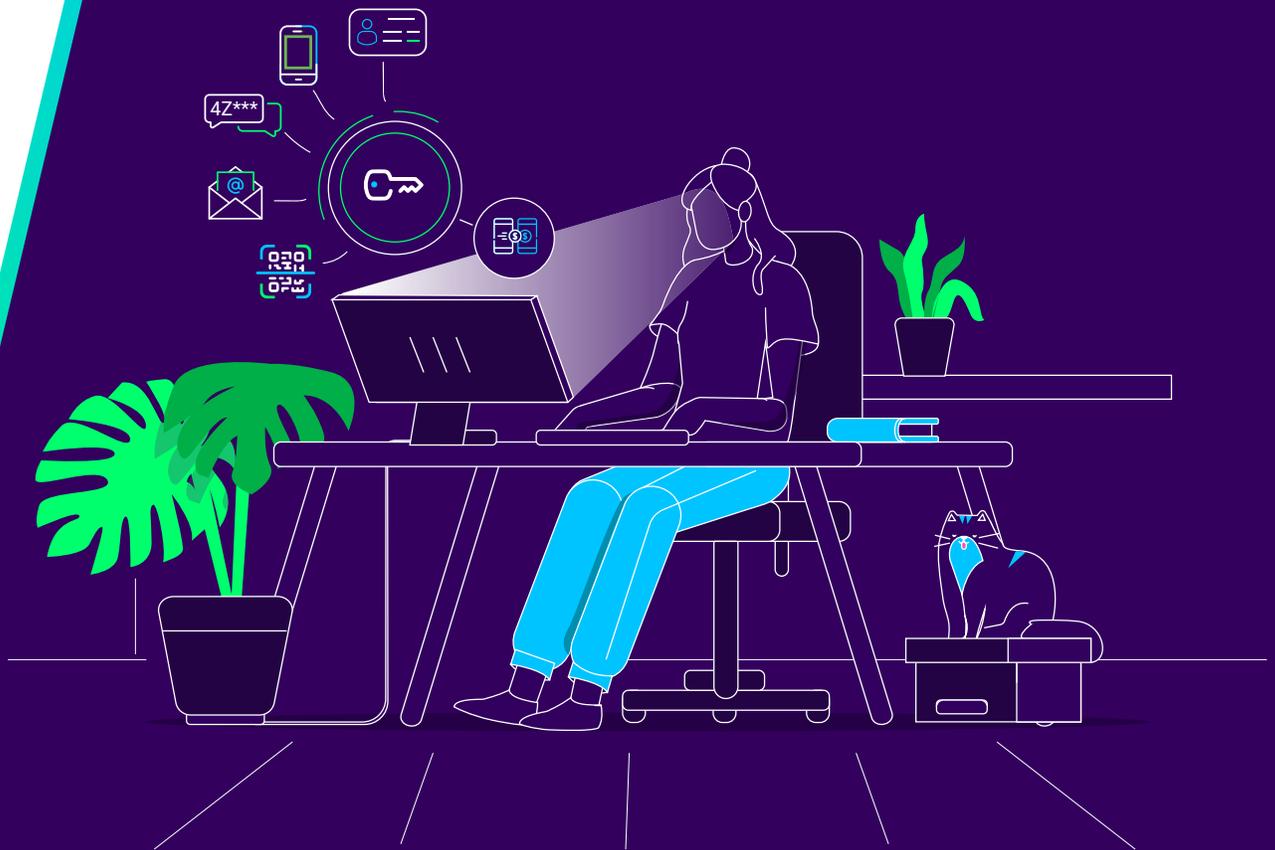




Bre-B



Educational Guidelines

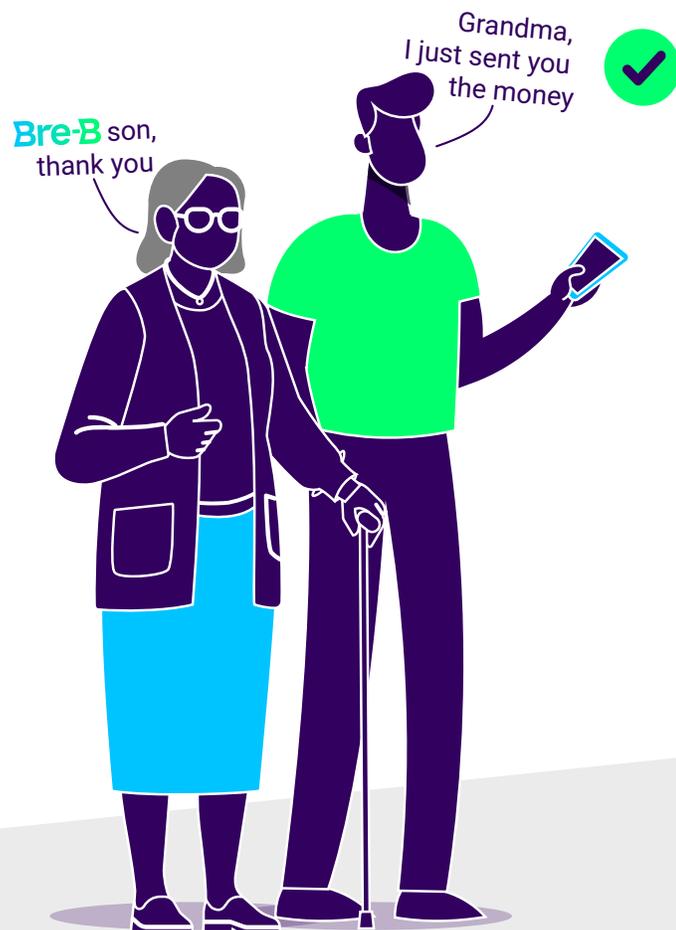
Content

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| 2. Benefits of making digital transfers and payments | 4 |
| 3. Educational and Promotional Resources about Bre-B | 8 |
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Learn about Bre-B

It is Colombia's new interoperable instant payment system that will allow users to make payments and transfers instantly, regardless of the financial institution or electronic deposit they use.

It will identify the new way of making instant payments and transfers in a simple manner, at any time or day, even on weekends or holidays.



Where will it be available?

In the digital channels of the financial institution where you hold your account or electronic deposit.

Who can use it?

Any individual or business through the digital channels where they hold their account or electronic deposit.

When will it be available?

From the second half of 2025.

What are the benefits of Bre-B?

- With just the Aliase or by scanning a QR code and entering the amount, you can make a payment or transfer.
- It allows for payments or transfers between different financial institutions.
- The money reaches the recipient in seconds!
- You can make transfers at any time and any day of the week.

What does an Instant Payment System enable?

It enables instant payments and transfers, regardless of the financial institution or cooperative where you hold your account or deposit.

This means it allows transfers or payments 24 hours a day, 7 days a week, and 365 days a year.

With an interoperable instant payment system, you can send and receive money instantly, regardless of the financial institution where you hold your account or electronic deposit.

Benefits of making digital transfers and payments

Easy

You can transfer money without being in the same place as the other person.

Secure

No need for cash.

Simple

Transfers and payments can be made in just a few steps from a mobile phone or computer.

Organized

It helps you better manage your money.

What are payment methods?:

Payment methods refer to the accounts or electronic deposits that customers hold with financial institutions and cooperatives.

These include:

- a. Savings accounts
- b. Checking accounts
- c. Low-value deposits
- d. Ordinary deposits
- e. Inclusive low-value deposits



Educational and Promotional Resources about **Bre-B**

Banco de la República (the Central Bank of Colombia) includes freely downloadable files in this section with educational and promotional content about Colombia's new instant payment system.

Educational resources

Bre-B educational guidelines

The purpose of this document is to provide a comprehensive educational framework to promote the widespread adoption of **Bre-B**, Colombia's new instant payment system.

Infographics

- Stage 1 "Bre-B will be available starting the second half of 2025".
- Stage 2 "Learn about Bre-B".

Educational presentation

- For individuals
- For businesses

Social Media Resources

Stories or posts

- What does an interoperable payment system mean?
- What does an instant payment system enable?
- Do you know what interoperability in instant payment systems is?
- Benefits of digital transfers and payments.
- What are payment methods?

Animations and reels

- The **Bre-B** sign on a white background.
- The **Bre-B** sign on a black background.
- "That's **Bre-B**" on a white background.
- "That's **Bre-B**" on a black background.



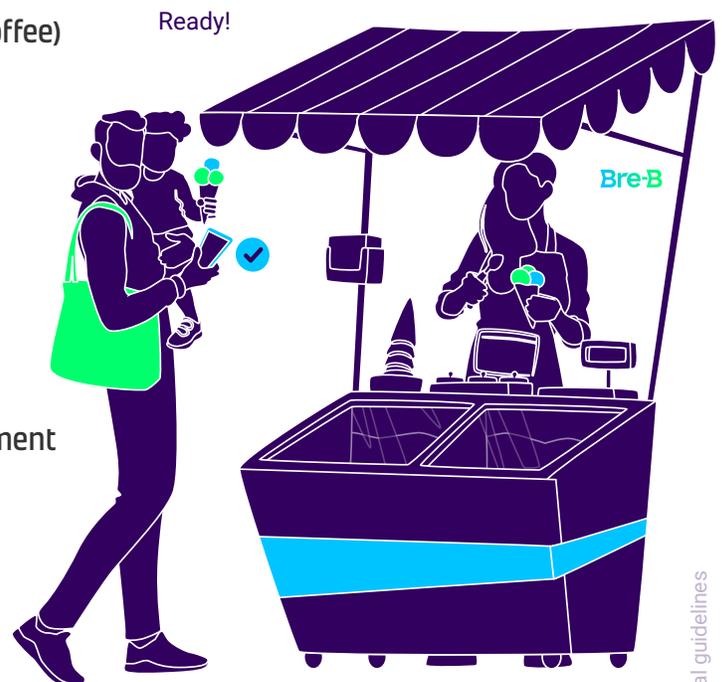
Promotional Resources

Rectangular banner: Download PDF

Feather flag: Pins

Bre-B Moments

1. Bicycle
2. Soccer
3. Accessibility
4. Avocado
5. Beach
6. Car
7. Tinto (Colombian coffee)
8. Lunch
9. Hair salon
10. Clothing store
11. Coffee with QR
12. Flowers
13. Cardstock
14. Home delivery payment
15. Home delivery



| Bre-B Sign Visual Identity Manual (MIV in Spanish)

In compliance with Article 18 of External Resolution 6 of 31 October 2023, "By which the regulation on interoperability of retail-value instant payment systems is issued," *Banco de la República* (the Central Bank of Colombia) is publishing the Visual Identity Manual (VIM) for the **Bre-B** sign. This manual outlines the name and image to be used so that customers can identify services related to Instant Payment Orders and/or Instant Fund Transfers, as well as the general guidelines for the use of the sign and the instructions for its proper presentation.

Annex 6. Sign Usage Manual of External Regulatory Circular DSP-465, Subject 18: Interoperability of Retail-Value Instant Payment Systems, published on 20 September 2024, includes the guidelines and implementation specifications for the use of the sign. Please refer to it for more detailed information.

Banco de la República determined that a sign named Bre-B will be used to identify the services related to Instant Payment Orders and/or Fast Track Settlements (Instant POs/FTs). **It must be written exactly as shown and read as "breve," without spaces, variations, or changes in capitalization.**



1

Color version

The **Bre-B** sign (name and image) must be present in the digital channels of the SPBVI Participants when conducting Instant POS/FTs and during communication, financial education, and service promotion campaigns. The sign may be accompanied by the logo or distinctive mark of the Administrating Entities of Retail-Value Instant Payment Systems (EASPBVIs in Spanish), their Participants, or both, following the guidelines of this manual.

The **Bre-B** sign's image consists of a typographic composition where the uppercase "B" is slightly modified to resemble the shape of an arrow, emphasizing the concepts of speed, agility, and dynamism.

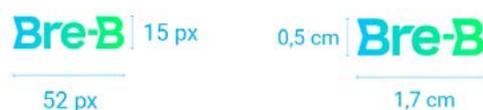
The **color version** of the **Bre-B** sign features a horizontal gradient from blue to electric green, transitioning from left to right.



This **color version** (horizontal gradient from blue to electric green) should only be used on solid white, violet (HEX #32005E, R50 | GO | B94), or black backgrounds:



The following are the minimum size requirements for the color version (horizontal gradient from blue to electric green) of the Bre-B sign:



2

Black and white version

The **black and white versions** of the **Bre-B** sign are as follows:



The following are the minimum size requirements for the **black and white versions** of the **Bre-B** sign:



3

Digital color palette

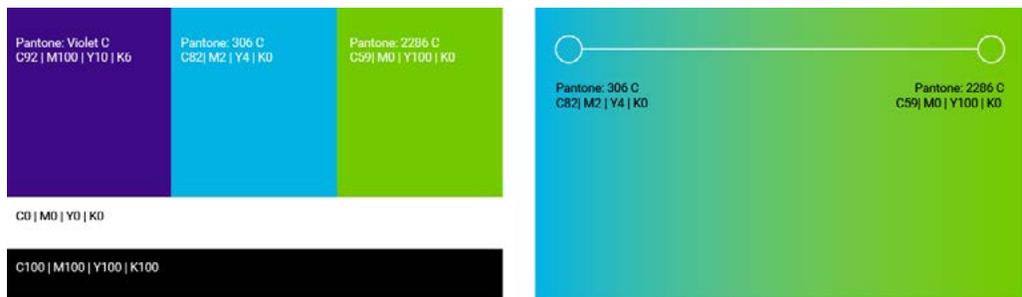
The digital color palette that will accompany the use of the **Bre-B** sign, to be used across all digital media, such as websites, audiovisual content, applications, presentations, among others, is as follows:



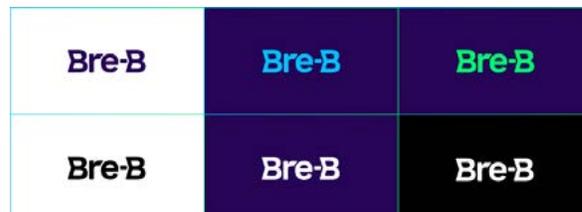
4

Printed color palette

The printed color palette to be used in graphic materials, regardless of the type of substrate or printing method where the **Bre-B** sign is applied, is as follows:



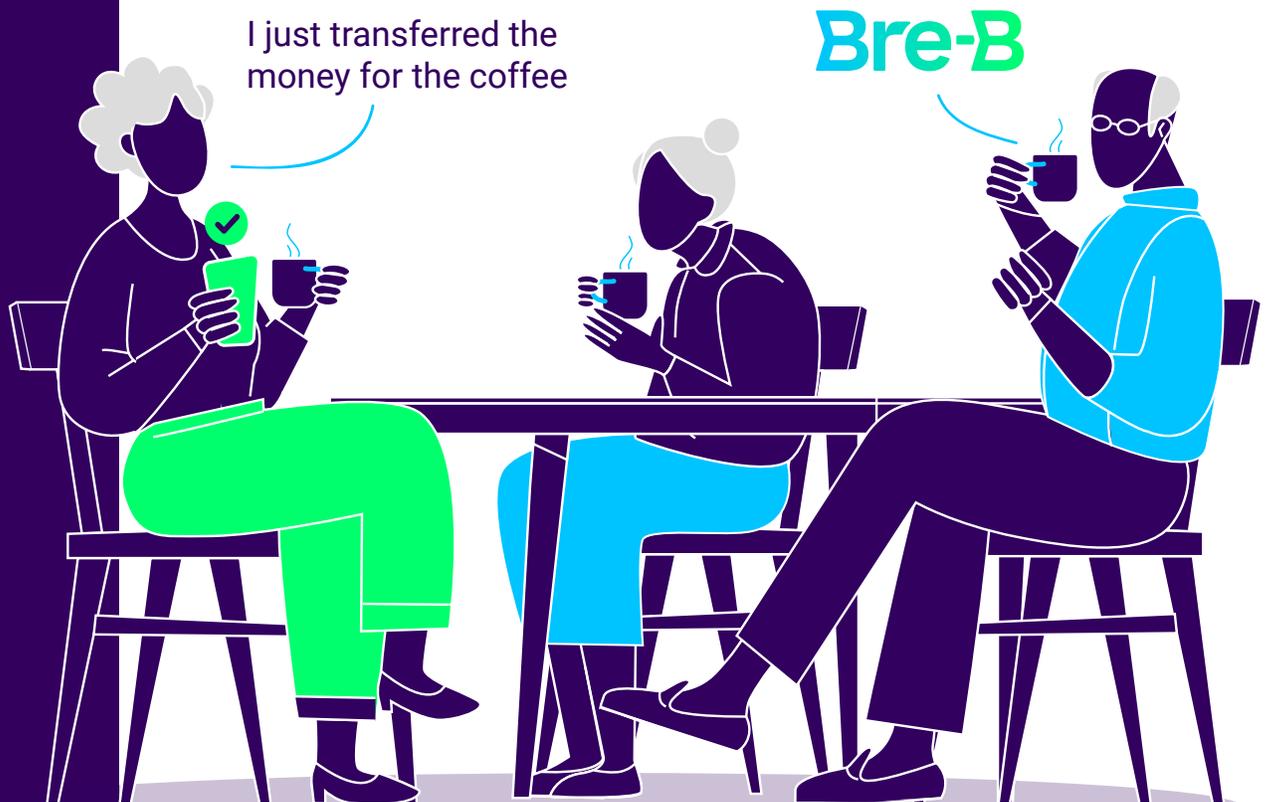
Considering these palettes, other uses of the **Bre-B** sign will be valid for both printed and digital materials, aiming for greater adoption, as illustrated below:



5

Bre-B Sign Toolbox

The toolbox is a set of resources, guidelines, and design elements that enable the proper implementation and use of Annex 6. Sign Usage Manual of the External Regulatory Circular DSP-465 by the EASPBVIs and their Participants. *Banco de la República* will deliver the Bre-B sign toolbox to the EASPBVIs, which will, in turn, forward it to their Participants, ensuring its proper use. If there are updates to the toolbox, *Banco de la República* will inform the EASPBVI and provide them with the updated resources or elements.



| Bre-B Sign Toolbox

The toolbox is a set of resources, guidelines, and design elements that enable the proper implementation and use of Annex 6. Sign Usage Manual of the External Regulatory Circular DSP-465, Subject 18: Interoperability of Retail-Value Instant Payment Systems, by the Administrating Entities of Retail-Value Instant Payment Systems (EASPBVIS in Spanish) and their Participants. Therefore, Banco de la República (the Central Bank of Colombia) will deliver the guides and editable files.

Banco de la República will inform the EASPBVIS and their Participants of any updates to the toolbox and any subsequent deliveries. To access this toolbox, please email pagosinmediatos@banrep.gov.co

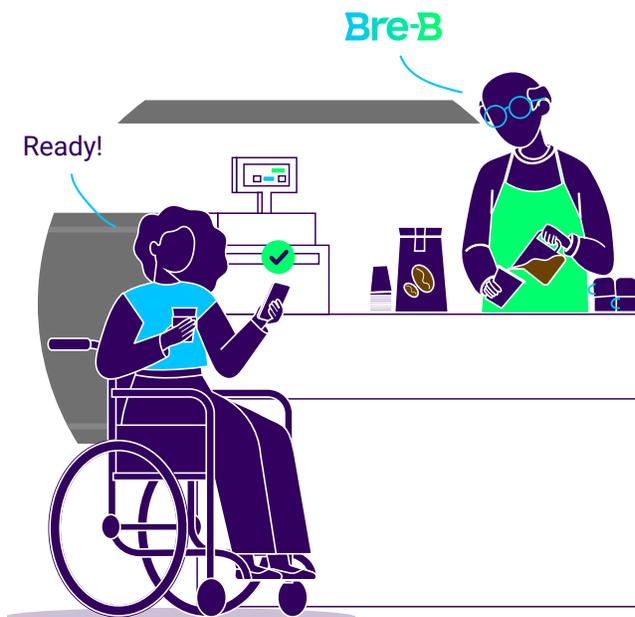


Stage 2 Promotion

Message for this stage:
"Get to know Bre-B"

From February to April 2025

In this stage, content must be developed to familiarize customers with Bre-B: Its general and specific features, as well as the benefits it offers to individuals, businesses, and the country in general. Additionally, the roadmap and frequently asked questions should be reiterated. In this way, in the months leading up to the registration of the Keys, people will understand how this new instant payment system will operate in Colombia and what aspects they should consider to be fully prepared.



Main topics

- What is Bre-B, and what is it not?
- What benefits does Bre-B bring to the country?
- How does Bre-B benefit me?
- Where can I find Bre-B?
- Bre-B basic features that customers should recognize: speed, availability, interoperability, and security compared to cash.

Take note

- Only promotional materials printed with the Bre-B sign may be distributed to customers for the dissemination of services related to Instant Payment Orders and/or Instant Fund Transfers, as indicated in the External Regulatory Circular DSP-465, dated 20 September 2024. To avoid customer confusion, please only use authorized topics up to this date.

Thank you for supporting outreach and education!

Bre-B Sign Usage Guide for Digital Promotional Materials

- Starting February 2025, both this guide and the editable files can be used to prepare digital promotional designs.
- Access to this toolbox is restricted to EASPBVIs and their Participants only.

Bre-B Sign Usage Guide for Printed Promotional Materials

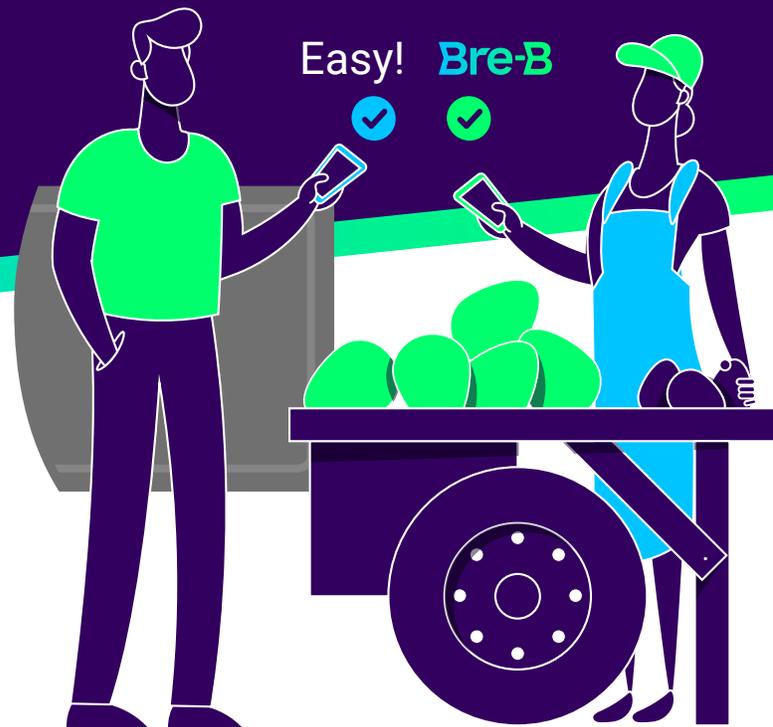
- Starting February 2025, both this guide and the editable files can be used to prepare printed promotional designs.
- Access to this box is restricted to EASPBVIs and their Participants only.

Stage 1 Preparation

Message for this stage:
"Bre-B will be available from the second half of 2025"

From November 2024 to January 2025

In this stage, content should be developed to explain what digital payments are and their benefits for the financial well-being and the country's development. The purpose of these messages is to help the population gradually understand the importance of digital payments and the financial system, building confidence in these solutions offered by the participating entities. Specifically, during this stage, it is recommended that the campaigns be managed with a neutral approach toward Bre-B, providing only a general explanation of its concept and highlighting its availability from the second half of 2025 to mitigate customer expectations for those eager to use it.



Main topics

- What are instant payment systems?
- What are payment methods?
- What are the benefits of making digital payments and transfers?
- What is Bre-B, and when will it be available?

Take note

- This material is free to use and distribute from the day it is published.

Thank you for supporting outreach and education!

Stage 3 Expectations

Message for this stage:

“Do you already know what the Bre-B Key is?”

From May to June 2025

This is the stage where the participating entities introduce the concept of “Key” to customers and provide a more in-depth explanation. At this stage, practical materials must be developed to clearly and simply explain what the Keys are and guide customers step-by-step through the registration process on the digital channels of each entity for the registration phase (regulatory phase 4). These materials must also address the most frequently asked questions regarding the use of Keys and QR Codes.

Main topics

- What is a Key in Bre-B?
- What are the types of Keys?
- What do I need the Bre-B Key for?
- How do I create a Key or QR code in Bre-B?
- Can I have more than one Key for the same payment method?
- Can I have multiple payment methods, each with its own Bre-B Key?
- Rules for creating Keys.
- Types of transactions that I can carry out with my Keys.
- Advantages of using the Key or QR code.
- The user guides and materials that will be available for this stage will be announced later.

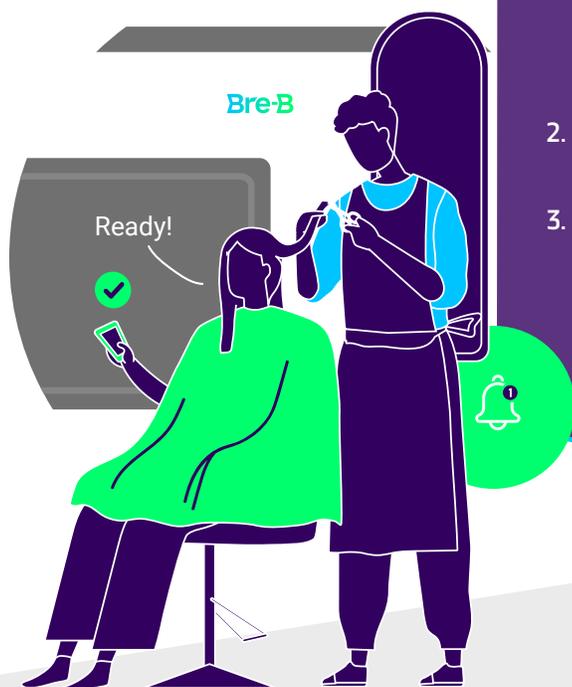


Stage 4 Information Upload

Message for this stage:
"Bre-B is here!"

From July to August 2025

This stage addresses two key aspects: promoting the creation of Keys and explaining how a transaction with Bre-B will be conducted from the second half of 2025. The contents must provide clear and engaging tools for customers to begin registering their Keys and start learning how to easily carry out transactions with Bre-B. It is recommended to maintain the structure of the proposed contents to consolidate the previous contents and prepare for the last stage.



Main topics

- Creation and management of Keys.
- How to perform a Bre-B transaction?
- Benefits of using your Key or QR code.
- Best practices to avoid fraud.
- Costs determined by each participating entity.
- Management of requests, complaints, and claims (PQR in Spanish).

Bre-B Sign Usage Guide in Digital Service Provision Channels

- Starting November 2024, both this guide and the editable files can be used for designing interfaces, applications, websites, and mockups required in the development of the Bre-B zone within digital service provision channels.
- Access to this box is restricted to EASPBVIS and their Participants only.
- The Bre-B sign can only be activated for end users on digital service provision channels upon the beginning of Phase 4 (External Regulatory Circular DSP-465, dated 20 September 2024).

Stage 5 Operation Start

Message for this stage:
"Now it's Bre-B"

From July to August 2025

This is the stage where customers start making instant payments and transfers using Bre-B. From this point onward, the educational efforts will be comprehensive, combining both the Key registration process and the effective use of Bre-B. This will help customers fully familiarize themselves with the Bre-B zone in the digital channels of the participating entities and make the most of its functionalities.

User Guide for QR Code Table Talkers

1. Starting November 2024, both this guide and the editable files can be used to prepare designs for QR code table talkers.
2. Access to this toolbox is restricted to EASPBVIs and their Participants only.
3. QR code table talkers with the Bre-B sign may only be distributed or sent to the end user upon the beginning of Phase 5 (External Regulatory Circular DSP-465, dated 20 September 2024). Please note that you have 18 months to update the QR code table talkers.

