



PRESS RELEASE

LAUNCH OF THE KENYA QUICK RESPONSE CODE STANDARD TO INCREASE USAGE OF DIGITAL PAYMENTS

The Central Bank of Kenya (CBK), today, announces the issuance and implementation of the [Kenya Quick Response Code Standard 2023](#) (KE-QR Code Standard 2023; or the Standard). The Standard will guide how Payment Service Providers and banks (institutions) that are regulated by the CBK will issue Quick Response (QR) Codes to consumers and businesses that accept digital payments.

QR Codes are machine-readable code consisting of an array of black and white squares containing information that provide an alternative option for initiating and accepting digital payments made by customers at various points of sale, such as supermarkets, general stores, shops, among other outlets. The implementation of the Standard, and use of standardised QR Code-enabled payments, will bring practical benefits to businesses and customers. Customers will now be able to make digital payments in an easy, fast, convenient, and secure manner using QR. Previously, customers had to manually input different payment codes and numbers, hence creating friction and cumbersome payment processes that are prone to errors.

The Standard will also promote inclusion by enabling institutions of various sizes and customer focus to increase adoption digital payments. In the long-term, use of standardised QR Codes will facilitate launch of innovative products and deepen the benefits already enjoyed by customers making payments across various institutions and mobile money networks (interoperability).

The Standard, which is based on the EMVCo QR Code Specification, has been developed through collaboration between CBK, Payment Service Providers, banks, card schemes, among others. The Standard will be rolled out in a phased approach as these players align their operations to requirements set out in the Standard and increase customer awareness.

Issuance of the Standard marks an important step in the implementation of the [National Payments Strategy 2022 - 2025](#). The Strategy was launched in February 2022 to, among other things, support the adoption of key standards and align Kenya's National Payment System to global best practice. With the launch of the QR Standard, Kenya is joining other leading markets that have implemented the standardized approach to issuing QR codes for facilitating payments. These countries include, Philippines, Jordan, South Africa, Singapore, Bahrain, Saudi Arabia, India, and China.

CENTRAL BANK OF KENYA
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