

Market Illustration

Bre-B (Colombia) Standardizes Brand and Experience to Improve Trust in the Central Bank Brand

Country: Colombia

Challenge: Banco de la República wished to establish brand guidelines on where and how to use the Bre-B logo to ensure its prominence and clear visibility to users.

Result: These strong guidelines, which highlight the overlap between brand and user interface, and enablement of the brand by the Central Bank help define an ecosystem of dependability and trust.

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Challenge

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Approach

In a [regulatory circular \(Spanish\)](#), the central bank lays out requirements for a “Bre-B zone” to ensure that the user experience is largely consistent across DFSP apps. The Bre-B zone must:

Be clearly visible on the home screen of the DFSP app

Include the following features and functionality:

- Alias-based payment
- QR-based payment
- Account configuration
- Transaction history (including the ability to request refunds and reversals)
- Complaint reporting

Adhere to defined user journeys for the above

DFSPs must also adhere to defined user journeys for both alias- and QR-based payments outside of the Bre-B zone (e.g., in other parts of the app).

Colombia’s central bank, Banco de la República, enjoys a high degree of trust in the local market. The Colombian IPS, Bre-B, leverages this. In educational materials for consumers and industry participants alike, Bre-B’s logo is often displayed alongside the logo of the Colombian central bank. This helps the public associate Bre-B with the trusted central bank, to encourage use.

Result

These strong guidelines, which highlight the overlap between brand and user interface, and enablement of the brand by the Central Bank help define an ecosystem of dependability and trust. Both attributes benefit women and other marginalized groups, who are typically more wary of DFSPs and their products.

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Works Cited

- “Circular Reglamentaria Externa DSP-465,” Banco de la República, June 26, 2025, <https://d1b4gd4m8561gs.cloudfront.net/sites/default/files/reglamentacion/archivos/compendio-dsp-465.pdf>.