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Bangladesh Bank orders QR codes on bank statements for visa applications

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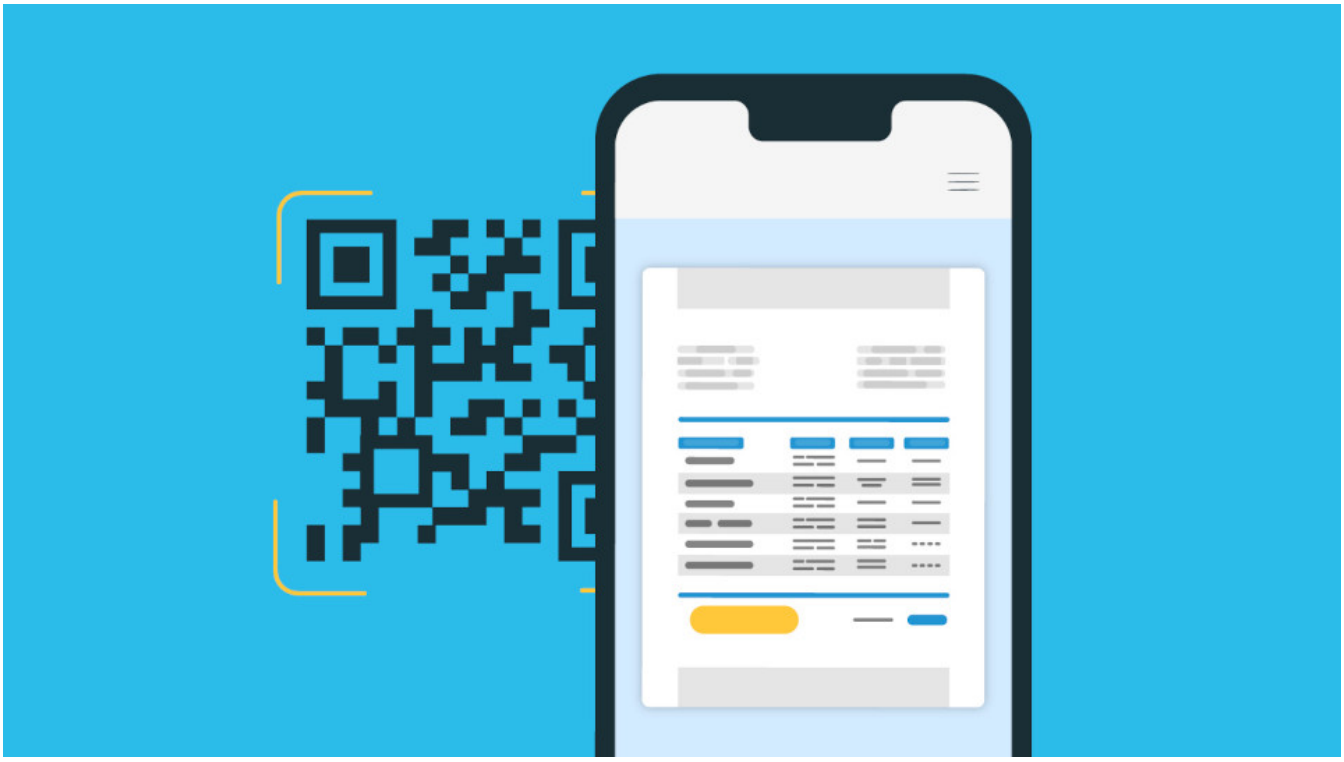

Dhaka: Bangladesh Bank has directed all scheduled banks to incorporate QR codes in bank statements and solvency certificates used for visa applications, enabling instant verification of document authenticity and helping curb forgery in the system.

The move is aimed at ensuring transparency in financial documents submitted by Bangladeshi citizens seeking visas and reducing complications faced by foreign embassies and visa processing centers.

In a circular issued on May 12, the Banking Regulations and Policy Department (BRPD) of Bangladesh Bank said the decision has been taken in response to repeated requests from various embassies and visa centers that require bank statements, solvency certificates, and investment certificates for visa processing.

The central bank noted that the lack of an immediate verification mechanism for such documents has been causing difficulties for embassies, leading to delays in visa processing and increased administrative burden, said media reports.

According to the circular, introducing a digital verification system is essential to reduce processing time and ensure the accuracy of financial information submitted for visa applications. To achieve this, banks have been instructed to comply with a set of key requirements.

From now on, all bank statements and certificates issued upon customer request must include an online-verifiable Quick Response (QR) code.

Scanning the QR code should allow verification of key details, including the account number, account holder’s name, opening balance, closing balance, and the date of statement issuance.

Bangladesh Bank further instructed that these records must be securely stored and made available for online verification for a minimum period of six months.

The directive has been issued with immediate effect. However, banks have been given a transition period of 90 days from the date of the circular to fully implement the QR-based verification system.

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