

Brand Requirements
April 2024

Leveraging the strength of
the Visa brand in an ever-
changing digital landscape.

VISA PUBLIC

Visa Digital

VISA



Navigation

The enclosed UX/UI requirements will help you create Visa-enabled experiences that put the end user in control through all phases of the payment process.

The information contained in these Visa Branding Requirements is mandatory and must be adhered to. To address the specific needs of the technology available at any given time, relevant exceptions may be made with Visa’s written consent.

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Visa is committed to providing our partners and interested parties with greater insight into Visa’s operations. As part of our effort, we are pleased to provide access to the latest edition of the Visa Digital Brand Requirements, which govern use of the Visa Trademarks, along with the Visa Core Rules and Visa Product and Service Rules which apply to Visa’s financial institutions operating as a participant within the Visa payment system

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Introduction

Welcome! This document will provide you with an understanding of how to incorporate mandatory Visa brand elements into your digital payment experiences. By doing so, you ensure that the strength of the Visa brand supports you in keeping pace with innovation, maintaining your relevance, and enabling your audience to be wherever they want to be.

Introduction

UX/UI Principles:

As digital payment innovators, we push to make the payment process smooth and intuitive. Our ongoing pursuit is to create user experiences that empower consumers and exceed their expectations in making the payment process easy, quick, and seamless. To the right, our core principles lead the way to achieving these goals.

Digital Tone of Voice:

In an era of “snackable” content, our digital tone of voice communicates to consumers concisely and clearly. We do not speak to bots. We speak to family and friends – the very people who rely on our payment methods to live their lives to the fullest wherever they want to be.

Time

We create every phase of the payment process to be quick, straightforward, and satisfying in every environment.

No need to over complicate or confuse.



People

We build human-centric, intuitive processes that are the key to enabling people around the world to get closer to what they want and help them thrive.

We empower our end users with empathy, not machinery.



Brand

We innovate. We push boundaries. And we strive to make paying easier in a world that is constantly changing.

We deliver consistency in the value we bring to consumers wherever they are engaged with us.



Expertise

You place us on the cutting-edge of technology and keep us current with industry advances, latest best practices, and innovative resourcefulness.

As a creator of our digital brand experiences, you help further the Visa brand.



Introduction

Accessibility: Why Visa cares

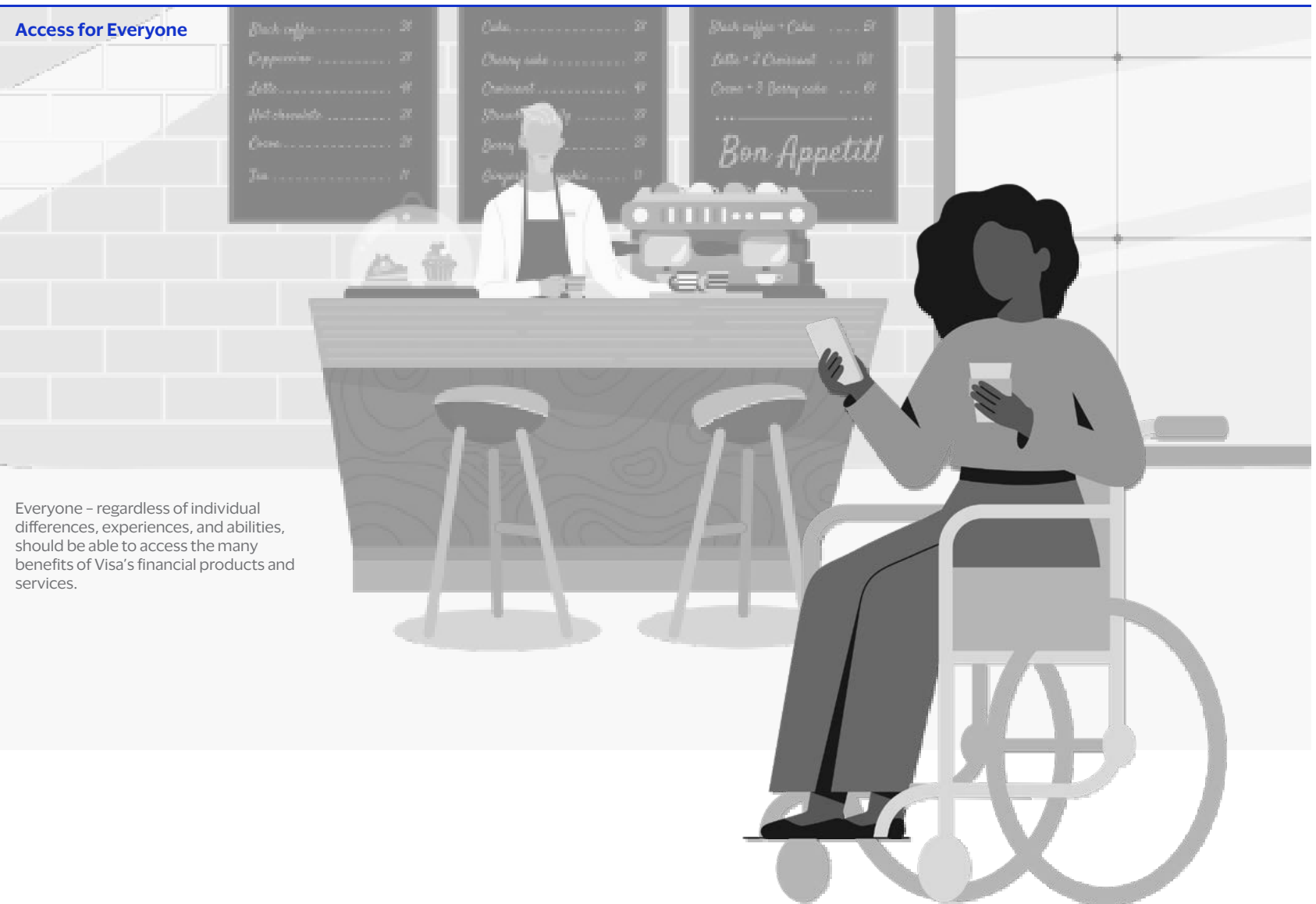
We want the products and experiences we produce to be accessible to everyone, everywhere. We seek to create an environment where individual differences, experiences and capabilities are valued. That environment enables the creation of secure, convenient, and affordable payment and other financial services that are accessible and usable by people of all abilities.

Web Content Accessibility Guidelines (WCAG) 2.2 AA is the latest global standard for accessibility and when products conform to this standard, they are better products for people around the globe, with fewer barriers to people with disabilities.

Visa created the [Visa Global Accessibility Requirements \(VGAR\)](#) to aid in implementation of WCAG 2.2 AA.



Access for Everyone



Everyone – regardless of individual differences, experiences, and abilities, should be able to access the many benefits of Visa’s financial products and services.

Visa Digital Brand Elements

The Visa digital experience may be expressed in many ways. From our logo to our multi-sensory branding, we communicate most clearly and effectively through the correct use of our brand elements.



Visa Digital Brand Elements

The Visa Brand Mark:

The Visa Brand Mark is our logo. It’s our identity. It’s the single most enduring and recognizable asset in any language and adaptable to any scale. It brings immediate recognition to our brand and offers confidence to any transaction.*

Colors:

Wherever the Visa Brand Mark is shown, it must be clearly displayed. Its color must have sufficient contrast with the background so the logo is easily viewed by users as an appropriate expression of our brand. There are only two color options:

Background color	Visa Brand Mark color
Dark color	White (#FFFFFF)
Light color	Blue (#1434CB)

The Visa Brand Mark cannot be displayed in any other color apart from the specified white and blue. For monochrome screens, use only a dark background color with a white Visa Brand Mark.

* Visa Canada has specific trademark requirements that must be followed when using the Visa Brand Mark on its own or within a composite logo. Issuers must display an asterisk (*) symbol next to the Visa Brand Mark when used on cards, in print, or in online applications.

Visa Brand Mark on Dark Colors

To create as much contrast as possible, making the Visa Brand Mark easy to identify, use only white Brand Marks when dark backgrounds are present.

Visa Brand Mark on Light Colors

If light backgrounds are present, create as much impact and visibility for the Visa Brand Mark as possible. On lighter colors, only the Visa Blue logo may be used.

Visa Digital Brand Elements

Size and Spacing:

On all displays and screens, the Visa Brand Mark must be shown at a minimum size that ensures the mark is clearly legible and not distorted. You must also always maintain adequate clear space around all four sides of the Brand Mark.

On small screens, size the logo relatively similar to other contents in your experience to achieve consistent readability.

The Visa Word Mark:

When the Visa name appears in text, it must always appear with an uppercase "V" followed by lowercase letters. The name should never appear in all caps or all lower case.

Visa Brand Mark Spacing

X = Height of the "V." Apply 1X clear space around all sides of the Visa Brand Mark when possible.



DO NOT...

Do not render the Visa Brand Mark disproportionately to surrounding contents, and always leave enough clear space evenly around all four sides so it doesn't feel crowded or contained.



Visa Word Mark in Text

When displaying the Visa name in text, make sure to use sentence case as shown here:

Visa 1234

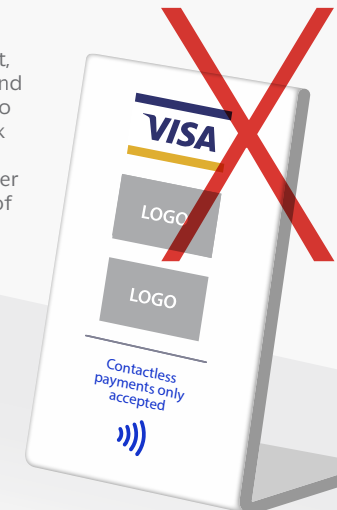
DO NOT...

To properly display the Visa word mark, do not use all caps or all lower case.

VISA 1234

DO NOT...

When a seller offers mPOS checkout, POS signage with Visa Brand Mark and other network acceptance marks, do not use the old blue Visa Brand Mark also commonly referred to as the "Visa Flag." Only use the new, brighter and more dynamic representation of the blue Visa Brand Mark.



Visa Digital Brand Elements

Product Identifiers:

Visa product identifiers are Visa product names displayed along with the Visa Brand Mark. Our product portfolio is diverse, making it more appropriate in some cases to use a Visa product identifier instead of the main Visa Brand Mark by itself.

For our Visa Signature® and Visa Infinite® suite of products, the Visa Brand Mark with the product identifier underneath must be displayed instead of the stand alone Visa Brand Mark. In certain regions where the standalone Infinite® identifier is offered, it may be used in place of the product ID.*

When the technology platform doesn't support graphics, the Visa brand name, Visa product name, or name of the Visa-owned mark must appear in text in place of the Visa Brand Mark or Visa card image.

The first letter of each word must be capitalized, with the remaining letters in lower case.

*In lieu of the Visa Brand Mark with Infinite product ID, the Visa Brand Mark and Stylized Visa Infinite product identifier may be used in all regions except the US.

Certain products may require a source of funds identifier (credit, debit, prepaid) be placed on the card when issued in specific countries and territories due to local law or regulation. Please refer to the Visa Product Brand Standards or contact your Visa representative.

Product Identifier with Brand Mark

The product identifier, when used in conjunction with the Visa Brand Mark, helps to quickly identify a product or service without sacrificing brand recognition.

VISA
Gold

Product Identifier with Brand Mark on Card

The product identifier and Visa Brand Mark as part of the card image makes products from our portfolio instantly recognizable.



Stylized Visa Infinite Product Identifier

VISA INFINITE

VISA INFINITE

Product Identifier in Text

In text formats, the product identifier must be simple, clear, and complete.

Visa Gold
Your transaction is complete

DO NOT...

Do not display any of the Visa Signature® or Visa Infinite® suite of products without their corresponding product identifier directly under the Visa Brand Mark.



Visa Digital Brand Elements

Brand Endorsement Messaging

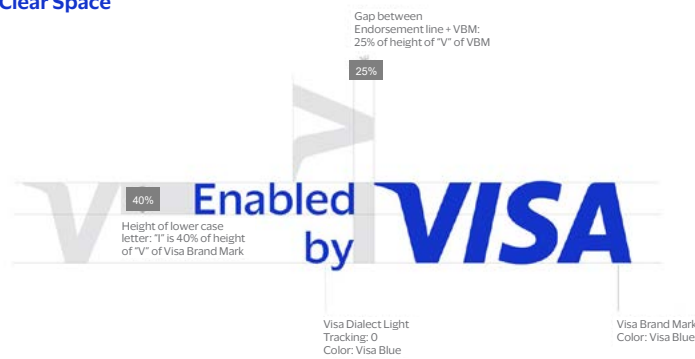
Similarly, the service provider attributions should follow they approved presentation as shown, with spacing and alignment meeting the specifications.

Note: In LAC regions, “Enabled by” may be substituted for Spanish or Portuguese translations of “With the Security of”.

2-Line Format

Enabled by **VISA**

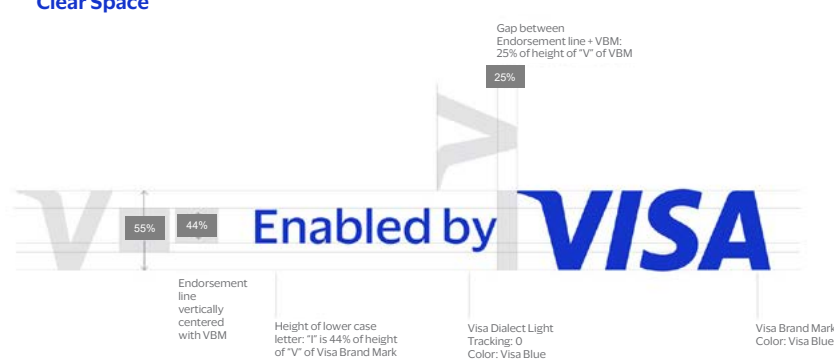
Clear Space



1-Line Format (Alternative)

Enabled by **VISA**

Clear Space



Visa Digital Brand Elements

Sensory Branding:

In a seamless Visa payment experience, multi-sensory branding indicates actions that are automatic and invisible to users. Visa Sensory Branding brings opportunities to support transactions through motion, sound and haptic vibration design. [Experience Visa Sensory Branding in action.](#)

Visa Sensory Branding elements must be used at the instant a brand moment occurs to signify a Visa event has taken place (for example, a completed transaction) within the context of the user experience.

Depending on solution and platform capabilities, you may include all three Visa Sensory Branding elements together or use them separately. If your payment experience doesn't include a screen, use the Visa sound and/or haptic vibration without the animation. If your experience uses primarily spoken confirmation, such as through a virtual assistant, you can play the Visa sound alongside a verbal confirmation such as "Your order has been submitted."

The Visa Animation – Seeing in Motion



The Visa Brand Mark in motion symbolizes our constant push to open new doors in commerce. The Visa animation is designed to add confidence and delight in the digital payment world.

The Visa Sound – Hearing Is Believing



The "audio" element of the Visa Sensory Branding suite is specifically designed to express the Visa Brand. The sound indicates speed, convenience, and complements the Visa animation and Visa haptic vibration.

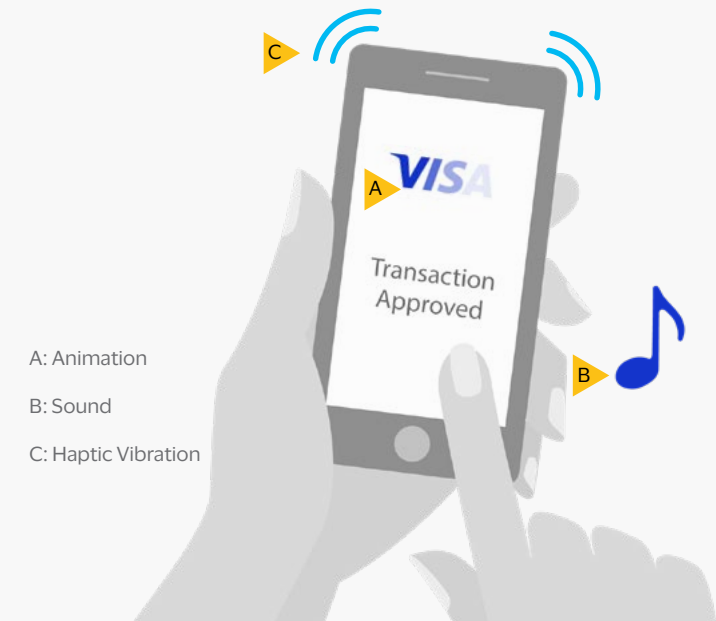
The Visa Haptic Vibration – The "Feeling" Element



The Visa haptic vibration is designed to be used in conjunction with the Visa animation and the Visa sound. The vibration pattern instinctively communicates payment confirmation to users on the go.

Visa Sensory Branding in Action

Animation. Sound. Haptic vibration. When used together, these sensory elements build user confidence and simplify digital payment experiences and brand events.



A: Animation

B: Sound

C: Haptic Vibration

Visa Digital Brand Elements

Graphical Elements:

Part 1 – Animated Visa Brand Mark: The animated Visa Brand Mark appears in the new Visa Blue and its animation capitalizes on the natural checkmark shape of a 'V'.

Part 2 – Confirmation Message/Icon: An icon, such as a checkmark, or message, such as “Approved,” follows the animated Visa Brand Mark as a symbol of confirmation or completion.

Visa Sensory Branding: Animation – Graphical Elements

Part 1:
Animated Visa
Brand Mark



Part 2:
Confirmation
Icon/Message



Visa Digital Brand Elements

Animation Behavior:

Our animation behavior is simple, intuitive and direct, reinforcing confidence, as well as ease and speed of payment.

It works seamlessly with the Visa sound and haptics across different devices, sizes and colors and is easy to implement.

The animated Visa Brand Mark has been carefully created and should not be modified or redesigned for quality and consistency purposes.

Visa Sensory Branding: Animation – Behavior

Part 1: Animated Visa Brand Mark

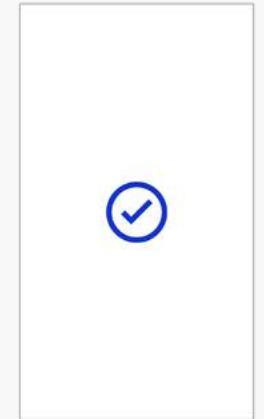


The 'V' of Visa enters in a checkmark motion in the center of the screen.



The 'ISA' swiftly follows letter by letter. Meanwhile, a horizontal motion centers the animation.

Part 2: Confirmation Icon/Message



Quick cut to confirmation screen



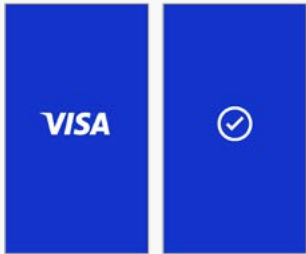
Visa Digital Brand Elements

Color Options:

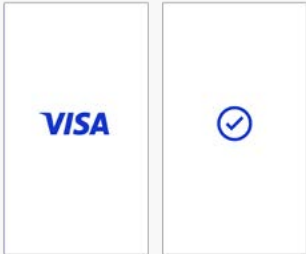
Color adds an extra dimension of visual intrigue. The Visa Sensory Branding SDKs consist of three sets of color options to choose from for the animation moment.

NOTE: This page supports the use of the Visa Sensory Branding iOS, Android, and Web SDKs. If you are building on another platform, please contact your Visa representative to learn more about how to get Visa Sensory Branding for your solution.

The Visa Animation – Seeing in Motion



Default dark theme
White against Visa Blue



Default light theme
Visa Blue against white

Background Color
Blue (#1434CB)

Visa Brand Mark Color
White (#FFFFFF)


Circle and Check Mark
White (#FFFFFF)

Background Color
White (#FFFFFF)

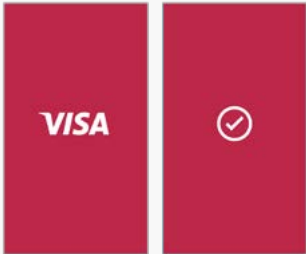
Visa Brand Mark Color
Dark blue (#1434CB)

Circle and Check Mark
Visa Blue (#1434CB)

The Visa Animation – Seeing in Motion on Custom Backgrounds



Custom light background
Visa Blue against custom light background



Custom dark background
White against custom dark background

Use the same color for the animated Visa Brand Mark and Visa checkmark.
If a light background color, use Visa Blue (#1434CB).

If a dark background color, use white (#FFFFFF). No other colors can be used on these Visa graphical elements.

When selecting background color, ensure there is sufficient contrast (at least 3:1 contrast ratio) between elements and background colors.

For monochrome devices, only use white graphical elements against dark background colors.

The SDKs help indicate whether your custom color is light or dark. For monochrome screens that do not display color, please use a dark background and follow the “Custom dark color” rule set.



Visa Digital Brand Elements

Confirmation Icon/Message:

The checkmark, which follows after the animated Visa Brand Mark and concludes the Visa animation, is extremely helpful in conveying confirmation following a Visa event.

You must use the Visa checkmark, a third-party checkmark, or a confirmation icon/message immediately following the appearance of the animated Visa Brand Mark to conclude the Visa Brand animation and signal the completion of a successful Visa event.

If using the Visa checkmark, the checkmark position should be centered on the Visa brand mark.

In some instances, it may be preferable to use a checkmark with text, such as "Approved," in Visa Dialect Medium font.

NOTE: When use of Visa Dialect is not possible (e.g., languages not supported by Visa Dialect), you may use Noto Sans Medium. In cases that Noto Sans Medium is not available for your language, select the weight that nearest matches Visa Dialect Medium.

Visa checkmark (Primary use)

Visa checkmark with text
Text weight: Visa Dialect Medium

Sizing relationship

Sizing relationship

Visa Digital Brand Elements

Customization Options:

There is the option to use a client integrated confirmation screen in place of the Visa checkmark.

The confirmation icon/message screen of the Visa Brand animation may be displayed with issuer, issuer third party branding, or partner co-branding on the same screen. Examples of appropriate application customized branding include:

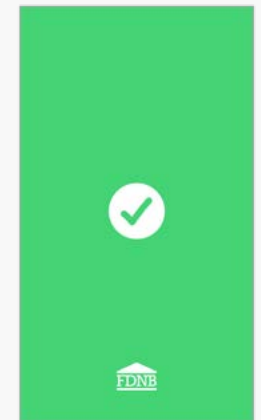
- Issuer-branded Digital Card Art
- Issuer co-branded Digital Card Art
- Issuer Logo
- Partner logo (merchant logo, wallet logo)

Visa Sensory Branding: Animation – Customization Options

Part 1: Animated Visa Brand Mark



Part 2: Client integrated confirmation screen with customized confirmation icon/ message.



Visa Digital Brand Elements

Viewports:

As windows to the digital world, viewports are the visible viewing area of digital devices. Whether full screen or constrained, you must use the Visa animation in all viewport displays. Your choice of viewport should take into consideration user flow and the device being used for your solution.

The animation displays in the same way for all situations.

The width of the Visa Brand Mark at the conclusion of the Visa Brand animation should not exceed 60% of the width of the screen.

Full Screen View:



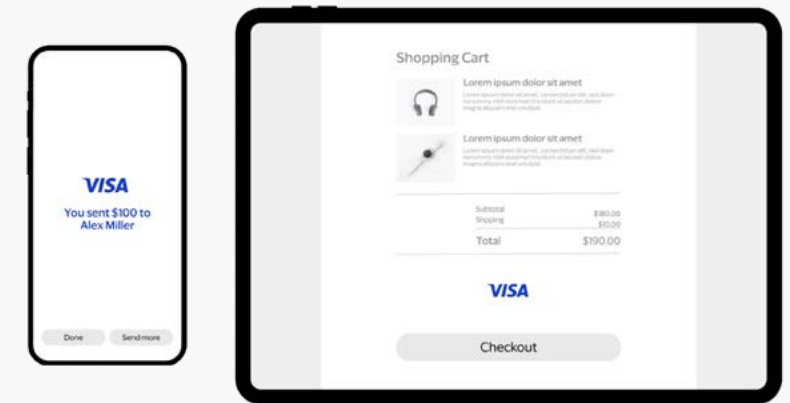
Application:

Use full screen on mobile screens and other small devices. In this mode, it's best to have no or very few other elements on the screen.

Placement:

The animation should be vertically and horizontally centered. Note that the width of the Visa logo should not exceed 60% of the width of the screen.

Constrained View:



Application:

Use constrained view in spaces where the animation is displayed in context of many other elements.

Placement:

When possible, vertically and horizontally center the animation within the area you're applying the moment. Note that the width of the Visa logo should not exceed 60% of the width of the screen.

Visa Digital Brand Elements

Special Devices:

Small yet powerful. Sometimes devices have small screens. Other times, a device may not have a screen at all.

In instances where the Visa animation cannot be legibly displayed, you are required to show a static Visa-branded moment instead. Alternatively, you can also consider using Visa sound and/or Visa haptic vibration.

Small Screen and Special Devices

The Visa brand should be represented correctly regardless of the digital environment in which it appears.

Animation, static imagery, sound, and haptic vibration moments should work to guide the payment process and align harmoniously with the device being used.



Visa Digital Brand Elements

Visa Credentials:

Visa credentials are the digital form of a Visa card, including the numbers or card art, and must be displayed for each account throughout every transaction. Often a card identifier will follow the card's last 4 digits.

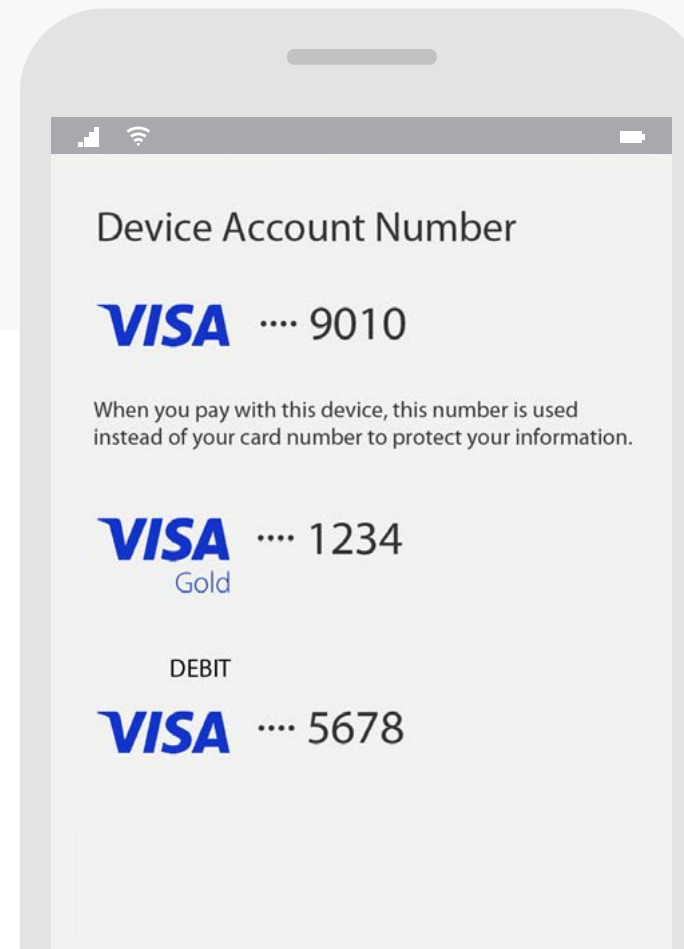
When Visa is used, Visa credentials must be displayed (e.g., payment confirmation, transaction history, and enrolled card listings.).

Displaying card art is mandatory unless graphic rendering is not supported, then text may be used.

Visa Credentials Primary Option

Consumers use their Visa cards in a wide variety of contexts, so it's important to include their Visa credentials consistently to bolster confidence and create a frictionless payment experience.

VISA 9010



Visa Credentials Restricted Option

Use of Visa-branded issuer digital card art is permitted only in multi-payment network environments where other networks display issuer digital card art.



When applying the Visa-branded issuer digital card art:

- Digital card art must include the Visa Brand Mark, an ellipsis with four dots (or other symbol), followed by a space, and the last four digits of the account number.
- All card elements must be clearly legible with the Visa Brand Mark equal in prominence to other payment network marks.
- The card design must conform to the Visa Product Brand Standards for that product, appear in full color, and be on a background that provides sufficient contrast against the Visa Brand Mark.

Visa Credentials for Devices Without Graphics Support

The Visa name in text is only used on devices where graphics are not supported.

Visa 9010

- The Visa name in text must be followed by a space, an ellipsis with four dots (or other symbol), a space, and the last four digits of the account number.
- The Visa name in text must always be initial cap "V" and not all caps "VISA".

Visa Digital Brand Elements

Displaying Credentials for Visa Token Service Providers

- Card art is required for wallet applications participating in Visa Token Service that facilitate in-store payments.
- Card art must represent Visa Credentials in most Visa payment experiences.
- When card art is unavailable, the card must be rendered using the color scheme provided by Visa (on behalf of the issuer) along with the Visa Brand Mark, to be reviewed and approved by Visa as part of the solution approval process.
- The consumer is required to have access to the last 4 digits of the token or the “digital account number,” along with a description explaining how the digital account number represents the consumer’s card number for a more secure transaction.
- During the payment process, the minimum information that must be displayed to the user includes an image of the front of the card as well as the last 4 digits of the account number to be used for the transaction.

Display of Device Account Number

Protecting user information and providing user confidence are the top incentives for Visa digital account numbers and tokenization.

Device account number Visa 9010

When you pay with this device, this number is used instead of your card number to protect your information.

Device account number

VISA 9010



When you pay with this device, this number is used instead of your card number to protect your information.

DO NOT...

Do not use the word “token” to describe the token number.

Token number Visa 9010

When you pay with this device, this number is used instead of your card number to protect your information.

DO NOT...

Do not render the digital account number without a description of what it is.

Token number Visa 9010

Visa Digital Brand Elements

Digital Card Art for Visa Token Service Providers

To bridge our physical and digital commerce channels, Visa digital card art rules outlined by the issuer must be followed. Most digital rules regarding placement, size, proportions, color, and other product identifiers must follow rules of physical card art.

- Card art must be proportional to an ISO ID-1 size card (i.e. 1536 x 969 pixels) and appear in full color on screens that can display color.
- Card art must include the Visa Brand Mark and applicable product identifiers and/or legends as per Visa brand standards for that product displayed at a size that ensures legibility without distortion.
- Card art must represent the physical card, but must not be a picture or photo resembling the physical card. It must not include shading or three-dimensional elements attempting to look like a physical card.
- For security perceptions, card art must not include cardholder name, PAN, or expiry, either generically or the actual values.
- Card art must not include items that facilitate the card's use in only physical point-of-sale, such as labels describing embossed attributes, EMV chip contacts, or static pictures of dynamic elements like holograms.
- Where space and/or format is limited, a partial card image with a complete Visa Brand Mark may be displayed, but only after the user has seen the full digital card art in a previous step.

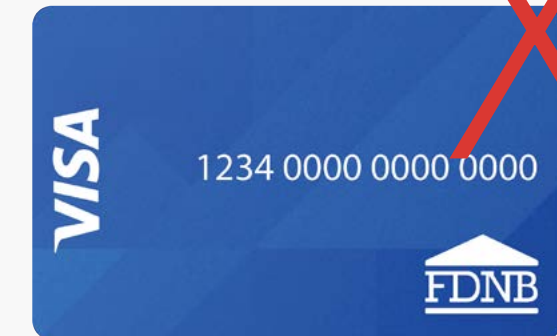
Basic Graphic Elements on Digital Card Art

A: Issuer logo
B: Issuer card art
C: Last 4 digits of the account number
D: Visa Brand Mark



DO NOT...

Do not alter the position of the card elements.



DO NOT...

Do not use physical card representations (photographs or detailed illustration) for digital use.



Visa Digital Brand Elements

Digital Card Art Orientation

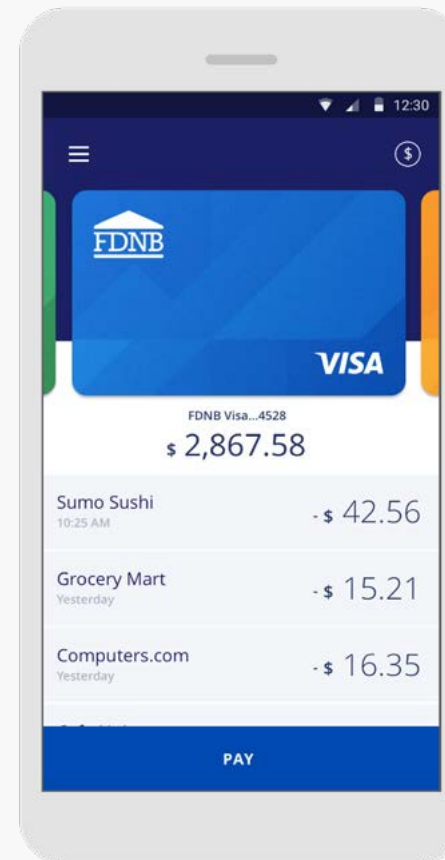
Visa digital card art can be displayed either horizontally or vertically.

Because it is easiest to recognize the branding on the card art in landscape (horizontal) orientation, displaying the card art in landscape is the preferred orientation – especially at moments when the user needs to acknowledge or select a card.

A portrait (vertical) orientation can be used only on devices that allow for such orientation. When displaying the card art in a vertical orientation, you must still submit the art for Visa review using the horizontal orientation.

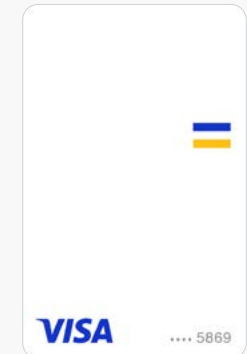
Render Card Art in Full Display Whenever Possible

Partial card images are applicable as long as users have seen the card image in its full size, and able to access the full card image.



Card Orientation Options

While you have a choice of card art orientation (horizontal or vertical), you must remember to always include the card art in horizontal orientation only when submitting for Visa review.



Visa Digital Brand Elements

Card Input Component Design

To help users accurately input their card information in form fields, you must mimic the formatting presented on the physical card. Optimize user workflow, by restricting the character input to numbers [0-9] only and set the numeric virtual keyboard for mobile scenarios whenever possible:

Card Number

4000 1234 5678 9010

VISA

Expires (MM/YY)

12



/ 24



Security Code

...



Card Number Field

The network indicator appears when the card number field is in focus and the network has been detected based on the first few digits. There will be hidden accessible text that will inform the user that it will format as they type.

Card Number

14 to 19 digits



Card Number

4

VISA

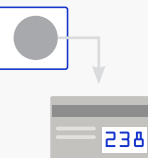
Security Code Field

The number of digits required in the Security Code, 3 or 4 digits, should be determined by the card's IIN (Issuer Identification Number). Security code will be obfuscated when it is being typed in so that passerbys cannot read the characters.

The Security Code field will also include a persistent icon button that will provide information to users about where to find the Security code. Interacting with the icon will expand the explanation inline below the Card Set. Upon expansion/collapse, the screen reader will announce "expanded" or "collapsed", respectively. Users will need to move the focus to the content to announce the content of the disclosure.

Security Code

...



Security Code
The 3-digit code on the back of your card.

Expiration Date Field

The expiration date will appear as two select fields grouped within a field set. Each field will have a corresponding error message. The set will be labeled Expires (MM/YY) to match the physical card formatting. The individual fields will be labeled programatically to reflect the two distinct fields. The slash symbol "/" will be placed between the two select fields for visual parity with what is printed on the card.

Users should be able to leverage the type-ahead functionality to jump to the option and select the option without having to open a menu.

To enable the camera-scanning feature on mobile browsers, there will be hidden input to accept two values "cc-exp-month" and "cc-exp-year".

In Expires Month field, all 12 months in the format of MM should be listed in the menu options. In Expires Year field, the present year and following 19 years after for a total of 20 years in the format of YY should be listed in the menu options.

If the user selects a combination of expiration month and year that has occurred in the past, convey the error message to the user as needed. Ideally, if the month selected was of a previous month from the current month, only the valid years that apply would be available for user selection.

While the contents are relatively short, the larger width of the form fields accommodate better placement for error message content, especially for L10N.

Expires (MM/YY)

01



/



01



02

03

04



Visa Digital Brand Elements

Card Input Network and Risk

Creating efficient and protected form fields includes the streamlining existing supporting networks and the correct use of industry standardized systems. When everything works together, transactions are made with increased speed, accuracy, and privacy.

Recognizing the Network

Based on the first few digits input from the Issuer Identification (IIN) ranges, enable auto formatting with spaces to match the full length of the card number and display the matching network acceptance mark. Use this information to determine the type and number of digits required in the card security code. Check most recent IIN range and BIN requirements for business architecture. Do not allow users to type in more digits than what the card type allows.

Card network	Length	IIN Ranges	Spacing Patterns
Visa	13, 16, 19	4	#### #### #### #### (4-4-4-4)

Card Number

4

VISA

Risk Considerations

For prefilled use of card number, it's likely that the full set of digits may not be displayed.

If the scenario will not allow edits, follow Read-only specs.

Card Number

Visa ... 8888

VISA

Visa Digital Brand Elements

Click to Pay Icon

The Click to Pay icon is a mark that is used to indicate that a payment is enabled by the EMV® Secure Remote Commerce Specification (SRC).

It may be used for a visual representation of SRC functionality on websites, mobile phones for in-app, within, or in immediate proximity of a payment trigger, or non-payment form factors, such as marketing collateral. It must never appear on payment cards or other payment form factors or on reproductions of cards and other payment products that may be displayed within collateral material.

As an industry-accepted icon, it must always appear exactly as shown here and must never be broken apart, flipped, rotated, or visually altered in any way.

For icon usage details, [go to page 30](#).



The Click to Pay Icon

Icon Color

The icon must appear in a solid color that provides the best color contrast and legibility against the selected background. Always place the icon on a solid color.



Use a Visa Blue or black icon on a light background



Use a white icon on a dark background

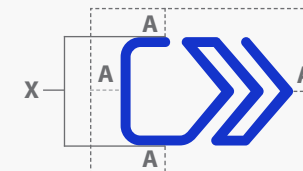
Icon Size

The icon should never be displayed smaller than a minimum height of 5.0mm/20px. If space is extremely limited, the icon may be displayed at a height no smaller than 3.0mm/12px.



Icon Spacing

The space surrounding the icon must be no less than .25X the height of the icon. When the icon height is 32px or less, 2.0mm/8px of clear space is required on all surrounding sides.



X = Icon height
A = Clear space of .25X

DO NOT...

The Click to Pay icon must always be displayed as detailed in this section. Never alter the drawing, arrangement or proportion of the individual elements. Exceptions to these standards require pre-approval from EMVCo. To receive pre-approval, please submit a request through the EMVCo Query System on [EMVCo.com](https://www.emvco.com).



Do not fill.



Do not distort.



Do not alter.



Do not rotate.



Do not add text.



Do not use any color but Visa Blue, black or white.

Visa Digital Brand Elements

Click to Pay Icon

In a Visa SRC-enabled payment experience, the icon can be combined with the Visa Brand Mark and other participating payment network marks.

The configuration consists of the icon, positioned first, followed by the vertical separator line, and finally the Visa Brand Mark and other payment network marks – The sequence of elements must not be changed and the vertical separator line must always be included.

The configuration must be used within, or in immediate proximity of, the payment trigger. [More on this on page 30.](#)

Note: All brand names and logos are the property of their respective owners, are used for identification purposes only, and do not imply product endorsement or affiliation with Visa.

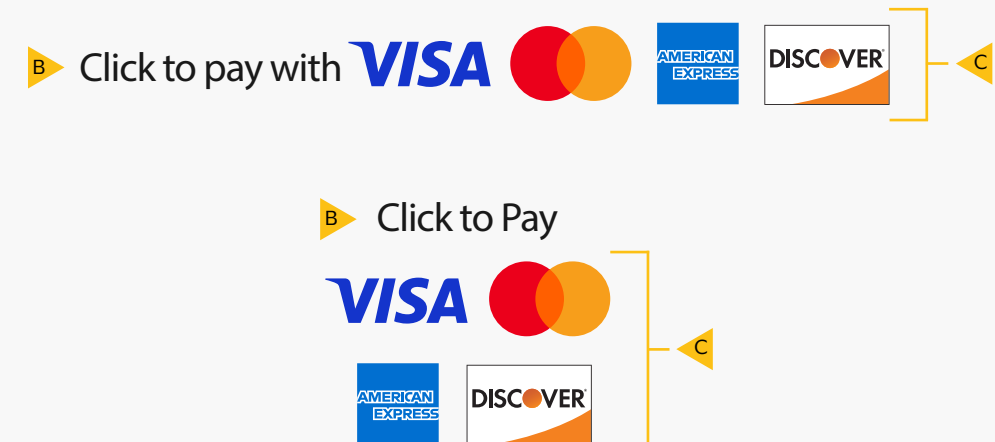
Icon with SRC Participant Marks



A: SRC participant marks include merchants, issuers, entities playing the role of SRC initiators, digital card facilitators, digital payment applications and payment service providers.

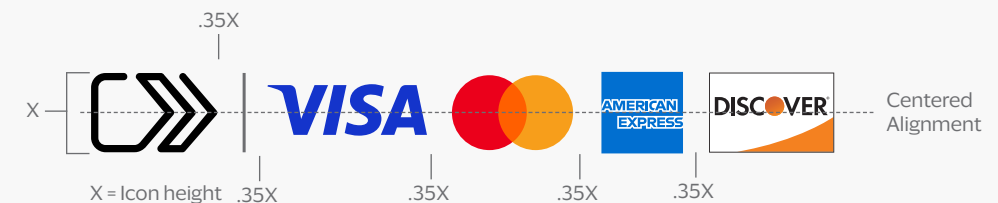
B: The words “Click to Pay” or “Click to pay with” can be included to describe the payment option or payment technology available.

C: The Visa Brand Mark must appear in solid Visa Blue on a light background or in white on a dark background, the other payment network marks shall appear in full color, following respective brand requirements.



Spacing for Icon, Visa Brand Mark, and Other SRC Participant Marks

The icon and SRC Participant marks or payment network marks must be evenly spaced as shown here. The Visa Brand Mark, participating payment network marks, and SRC Participant marks may meet or exceed the dimension of the icon by up to 20% incremental percentage.



Visa Digital Brand Elements

Contactless Graphics Usage

The Contactless Indicator icon denotes contactless payment capabilities. It can be used to indicate the availability of contactless payment if the consumer's device supports that functionality.

Do not confuse the Contactless Indicator with the Contactless Symbol, which is a mark that denotes the ability to receive contactless payment. The Contactless Symbol is often used on point-of-sale devices that read contactless cards or mobile devices during payment and should never appear on card art.

Both the Contactless Indicator and the Contactless Symbol are trademarks owned by EMVCo (www.emvco.com) and all usage must conform to its standards.

The Contactless Indicator

The Contactless Indicator icon indicates acceptance. When featured on a credit, debit, or prepaid chip card, phone, watch or other wearable, it means the item can be used to tap to pay.



The Contactless Symbol

The Contactless Symbol icon indicates where you should tap your contactless card or payment-enabled device on the checkout terminal or other accepting device to make a payment. It serves as the "target".



Contactless Icons in Use

- A: The Contactless Symbol should be clearly displayed on checkout terminals to let users know where to tap their device.
- B: The Contactless Indicator should be included on payment devices to denote their contactless capabilities.



Visa Digital Brand Elements

QR Code Payment Mark and Scan Icon

The EMVCo QR payment mark is displayed at merchant locations to inform consumers of QR transaction capabilities in mobile and other digital applications.

The EMVCo QR scan icon is used within mobile applications to initiate the scanning of a QR code for payment transactions.

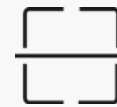
QR Payment Mark Color

The icon must appear in a solid color that provides the best color contrast and legibility against the selected background. Always place the icon on a solid color. Use a Visa Blue or black icon on a light background. Use a white icon on a dark background.



QR Scan Icon Color

The icon must appear in a solid color that provides the best color contrast and legibility against the selected background. Always place the icon on a solid color. Use a Visa Blue or black icon on a light background. Use a white icon on a dark background.



DO NOT...

The QR Payment mark must always be displayed as detailed in this section. Never alter the drawing, arrangement or proportion of the individual elements.



Do not alter the QR Payment mark in any way.



Do not use any color but Visa Blue, black or white.



Do not combine a QR code with the QR Payment mark.

DO NOT...

Do not use a QR code in place of a QR Payment mark. The QR Payment mark denotes generic acceptance and is not meant to be scanned. Only the QR code itself should be scannable coded with the appropriate information.



eCommerce

Consumers are migrating online at a record pace. That's why the eCommerce experience has never been more prominent, and the Visa brand has never played a larger role in making these experiences easy, quick, and secure for consumers and seamlessly integrated with less risk for merchants.

Click to Pay

Visa Installment
Solutions

Click to Pay

Visa Click to Pay (Visa SRC) is designed with the future in mind, removing friction points and barriers from online payment experiences.

Required:

- Display the Click to Pay icon with the Visa Brand Mark and other payment network marks during checkout either within or in immediate proximity of any trigger type including buttons, radio buttons, drop-down payment selection menus and others.
- Merchants who elect to utilize a graphics enabled stand-alone trigger must display the icon with the Visa Brand Mark and other payment network marks within the payment interaction during checkout.
- When supported by the technology, Visa brand animation, sound, and haptic vibration must be used to confirm Visa Click to Pay transactions.

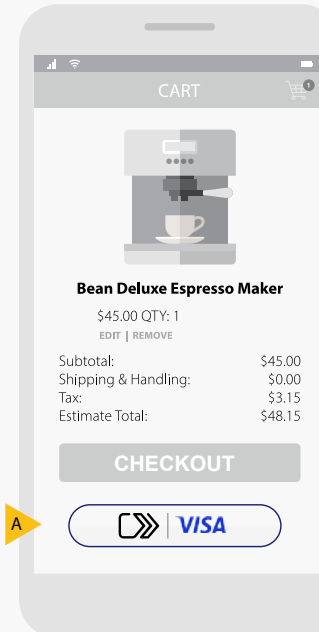
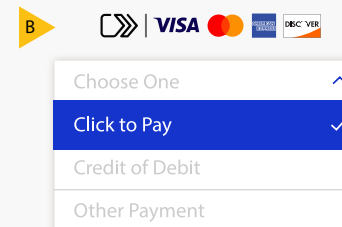
Considerations:

For marketing purposes, the Click to Pay icon may be combined with an SRC Participant mark to reinforce participation in SRC. In all circumstances, the Click to Pay icon cannot be given a proprietary name.

Immediate Proximity Requirements

A: Placement of the Click to Pay icon must be near a payment interaction (trigger) that visibly associates the trigger or button with the icon, or...

B: Where images are not displayable, "Click to Pay" is displayed in text, with the icon with payment network marks displayed in immediate proximity. The icon, Visa Brand Mark, and payment network marks must be near the navigation with a minimum distance of 8 pixels of white space from the navigation. The clear space is 4px.



Trigger Background Colors

A merchant may choose a neutral background color that provides sufficient contrast for the Visa Brand Mark and payment network marks, for example, black or white.



Click to Pay icon with Visa Brand Mark and payment network marks placed in immediate proximity to merchant trigger.



Button Example



Radio Button Example



Click to Pay

Visa Installment
Solutions

Click to Pay

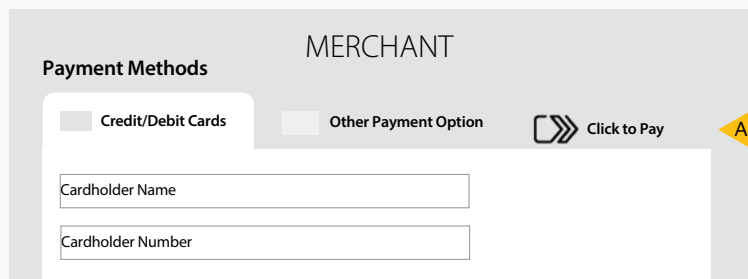
In a non-trigger format, the wording “Click to Pay” must be displayed to indicate that SRC-enabled technology is available. Non-trigger format presentation also depends on the merchant’s graphics capabilities.

Required:

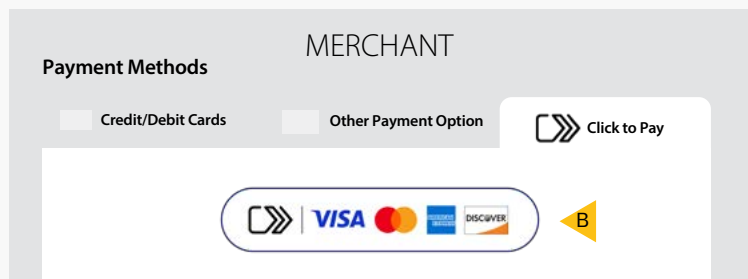
- Any combination of the icon, the wording “Click to Pay,” and icon with the Visa Brand Mark and payment network marks may be used in non-trigger user interfaces.
- In a non-graphics enabled environment, the icon and the Visa Brand Mark and payment network marks must appear in immediate proximity of the trigger. The wording “Click to Pay” will act as the label in this context, with or without the icon.
- When the payment selection format is a tab structure, the user selects the “Click to Pay” tab. Within the “Click to Pay” tab, the user selects the button to initiate the SRC transaction.

Icon and “Click to Pay” in a Non-Graphics Environment

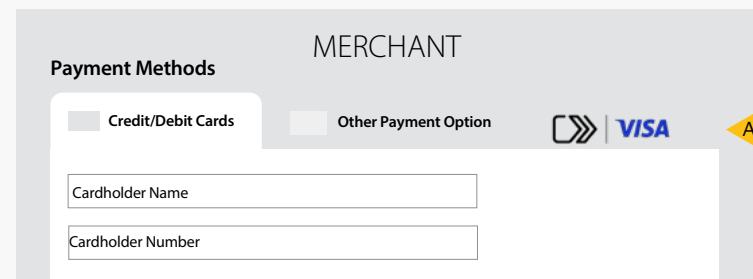
A: Select the Click to Pay tab.



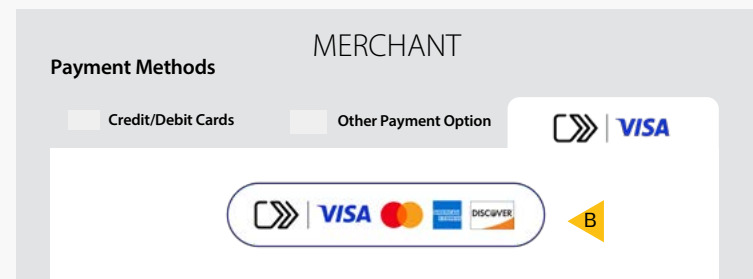
B: Within the Click to Pay tab, use the button to initiate the SRC experience.

**Tab Format with Icon and Visa Brand Mark**

A: Select the Click to Pay tab.



B: Within the Click to Pay tab, use the button to initiate the SRC experience.



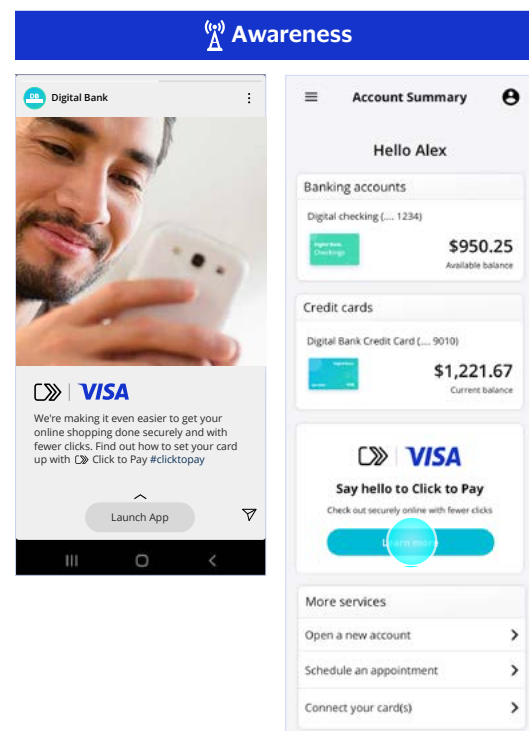
[Click to Pay](#)Visa Installment
Solutions

Click to Pay

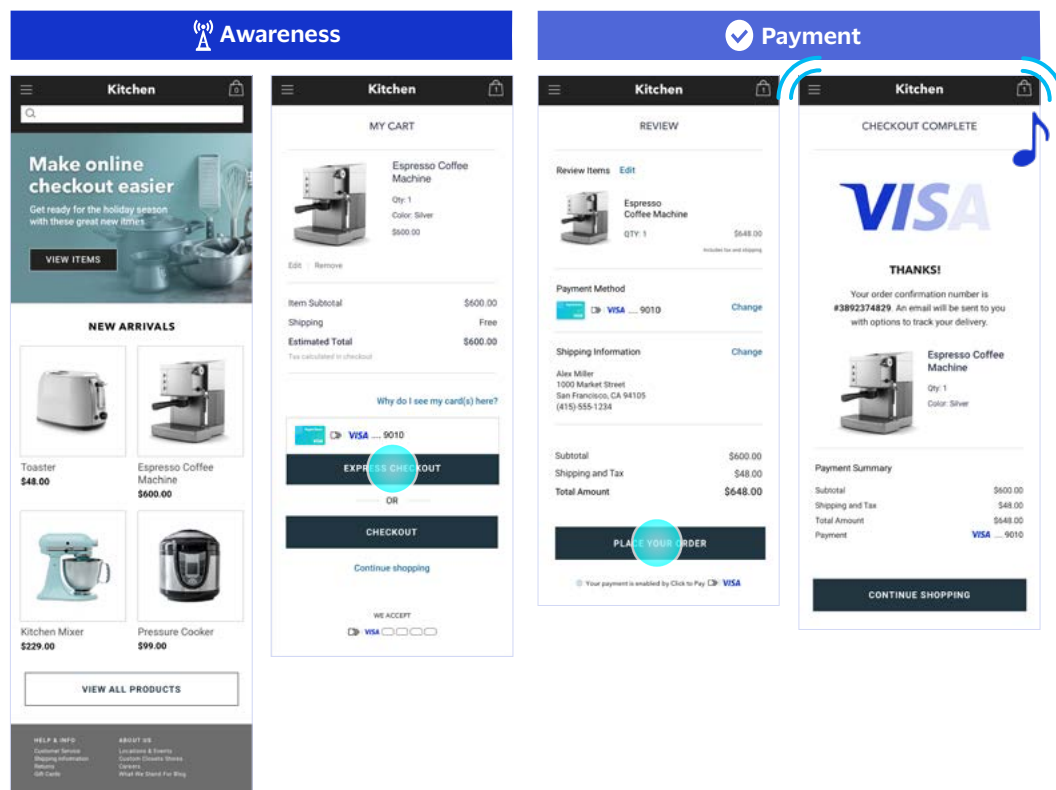
New User Experience

A consumer's exposure to Click to Pay is not limited to the payment moment – this is how a consumer may experience Click to Pay within different environments. Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

Issuer Experience



Merchant Experience



Possible Touchpoints:

- Product Advertising
- Social Platform
- Online Advertising
- Direct Mail
- Issuer Domains
- Merchant Website and Apps

Click to Pay

Visa Installment
Solutions

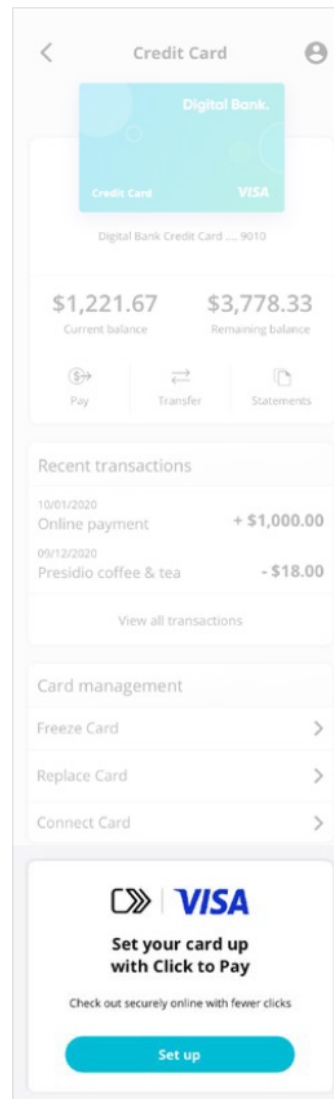
Click to Pay

Issuer Experience: Card Setup and Management

To help users manage card preferences, use messaging and branded elements to communicate what Click to Pay is, giving users the information they need to take action and to motivate them to enroll. Use messaging and branded elements to inform user where they can access and utilize Click to Pay.

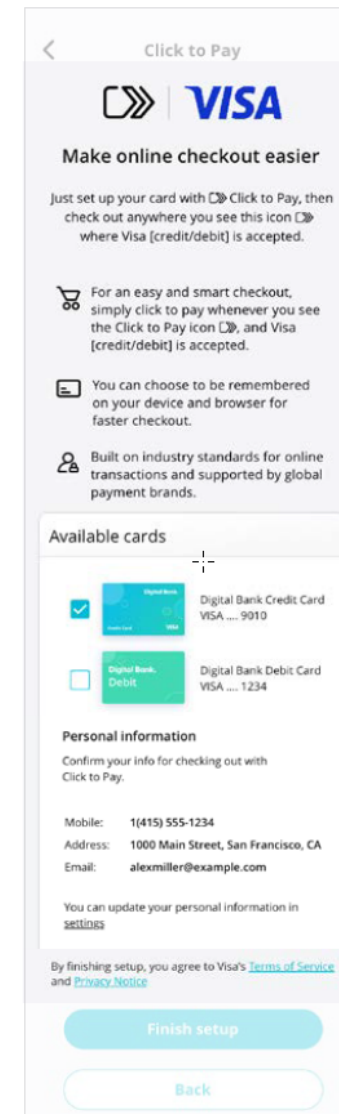
Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

Card Management



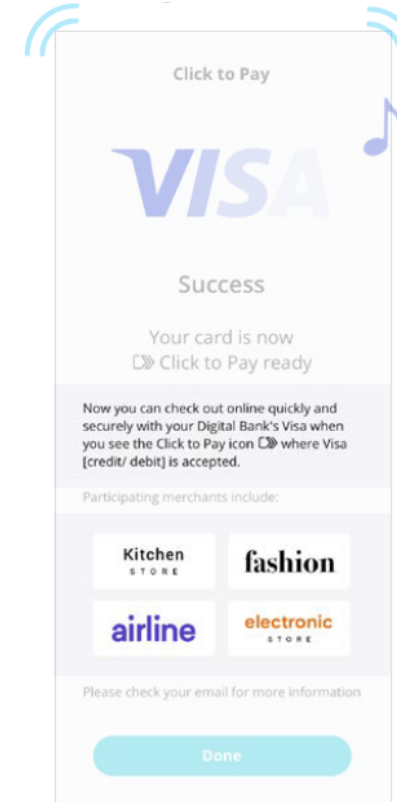
The Card Management screen displays a digital credit card from Digital Bank. It shows the current balance of \$1,221.67 and the remaining balance of \$3,778.33. Below the balance, there are icons for Pay, Transfer, and Statements. A section for Recent transactions lists two transactions: an online payment of +\$1,000.00 on 10/01/2020 and a purchase at Presidio coffee & tea for -\$18.00 on 09/12/2020. At the bottom, there is a Card management section with options to Freeze Card, Replace Card, and Connect Card. A Visa Click to Pay banner at the very bottom encourages setting up the card for secure online checkout.

Card Setup for Click to Pay



The Card Setup for Click to Pay screen guides the user through the setup process. It features the Visa logo and the text "Make online checkout easier". It explains that users can set up their card with Click to Pay and check out anywhere the icon is accepted. It also mentions that users can choose to be remembered on their device and browser for faster checkout. A section for Available cards shows two options: a Digital Bank Credit Card and a Digital Bank Debit Card. Below this, a Personal information section prompts the user to confirm their info for checking out with Click to Pay, including fields for Mobile, Address, and Email. At the bottom, there is a "Finish setup" button and a "Back" button.

Success Page



The Success Page confirms that the card is now ready for Click to Pay. It features the Visa logo and the text "Success". It states that the user's card is now ready for Click to Pay and that they can check out online quickly and securely with their Digital Bank's Visa when they see the Click to Pay icon. It also lists participating merchants: Kitchen STORE, fashion, airline, and electronic STORE. At the bottom, there is a "Done" button and a prompt to check email for more information.

Click to Pay

Visa Installment
Solutions

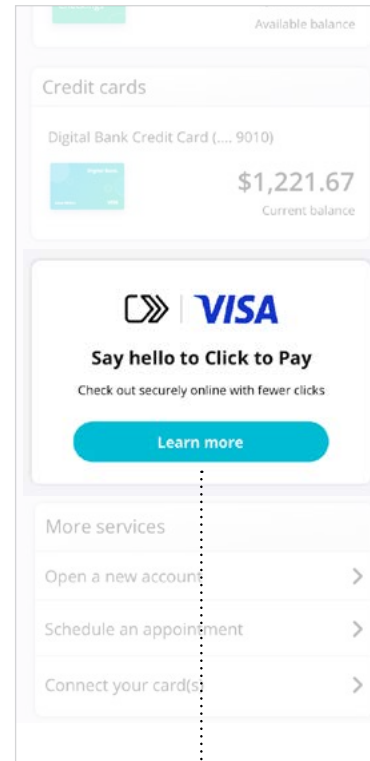
Click to Pay

Issuer Experience: Card Setup and Entry Points

Use messaging and branded elements to communicate what Click to Pay is, giving users the information they need to take action and to motivate them to enroll and start using it. Use messaging and branded elements to help users recognize Click to Pay as a card feature/capability.

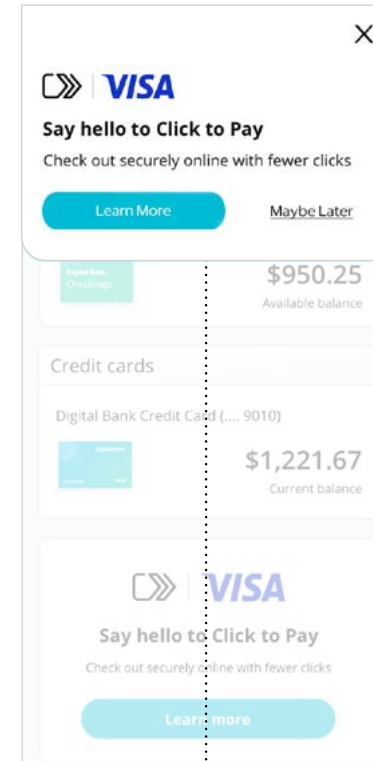
Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

Option A: Home Page - Marketing Block



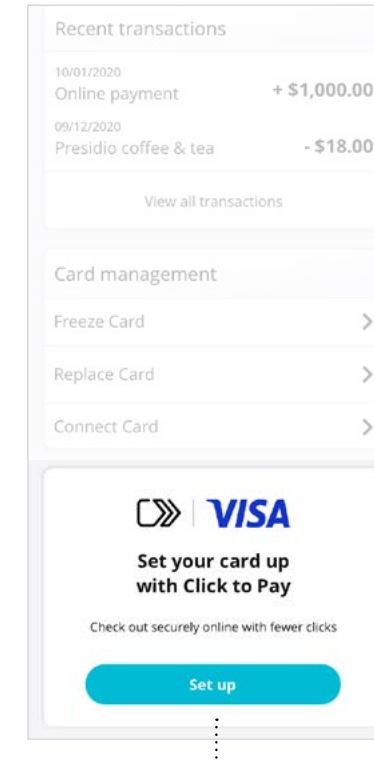
Click to Pay marketing block introduces and entices users to learn more and or enroll.

Option B: Issuer App - Notification



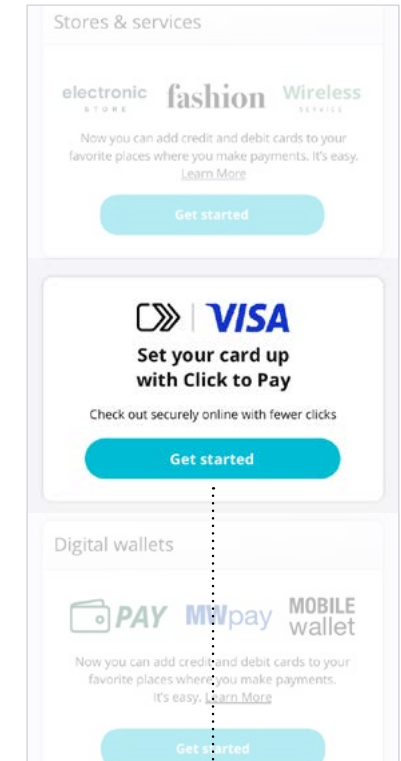
In-App notification makes users instantly aware of a new service they can enroll into.

Option C: Card Management - Setup Card



Set up card for Click to Pay within card management gives users a clear path to action.

Option D: Card Enrollment Hub - Setup Block



Click to Pay block entices enrollment via Card management.

Click to Pay
Visa Installment
Solutions

Click to Pay

Merchant Experience: New Click to Pay User > Add/Setup Card


To connect a user’s card to Click to Pay, use messaging and branded elements to communicate what Click to Pay is, giving users the information they need to take action and to motivate them to enroll and start using it.

Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

Merchant Checkout

Kitchen

CHECKOUT



Espresso Coffee Machine

Qty: 1

Color: Silver

\$600.00

Edit

Remove

Item Subtotal

\$600.00

Shipping

Free

Estimated Total

\$600.00






Tax calculated at checkout

SIGN IN

OR

CHECKOUT AS GUEST

WE ACCEPT



User Details

Kitchen

INFORMATION

Contact Information

Email

alexsmiller@example.com

Phone

415-555-1234

Shipping Information

First Name

Alex

Last Name

Miller

Address

1000 Main Street

City/State

San Francisco, CA

Zip Code

94105

☒ Use shipping address for billing

CONTINUE TO PAYMENT

By clicking "Continue", we will check if you have card(s) set up for Click to Pay

Card Entry

Kitchen

PAYMENT

Contact Information

Shipping Information


Select a Payment Option

☒ Credit/Debit Card

☐ Other Payment Options

Card Number

4000 1234 5678 9010




Expires

12/24

CVV

CONTINUE

Your payment is enabled by Click to Pay




Review Order

Kitchen

REVIEW

Review Items





Espresso Coffee Machine

QTY: 1

\$648.00

Payment Method



9010

Change

Shipping Information

Alex Miller

1000 Market Street

San Francisco, CA 94105

(415)-555-1234

Change

☒ Remember me for faster checkout with Click to Pay next time on this device.

Not recommended for shared devices.

Subtotal

\$600.00

Shipping and Tax

\$48.00


Total Amount

\$648.00

By placing your order, you agree to have your card set up for Click to Pay and agree to Visa's Terms of Service and Privacy Notice.

PLACE YOUR ORDER


Your payment is enabled by Click to Pay



Order Complete


Kitchen

CHECKOUT COMPLETE



THANKS!

Your order confirmation number is #3892374829. An email will be sent to you with options to track your delivery.





Espresso Coffee Machine

Qty: 1

Color: Silver

Your card has been remembered on this device for future use with Click to Pay.



9010

Your card has been remembered on this device for future use with Click to Pay.

Payment Summary

Subtotal

\$600.00


Shipping and Tax

\$48.00

Total Amount

\$648.00


CONTINUE SHOPPING





Click to Pay

X


Pay with confidence with trusted brands



For an easy and smart checkout, simply click to pay whenever you see the Click to Pay icon , and your card is accepted.



You can choose to be remembered on your device and browser for faster checkout.



Built on industry standards for online transactions and supported by global payment brands.

Click to Pay

Visa Installment
Solutions

Click to Pay

Merchant Experience: Unrecognized Existing User

To verify an unrecognized existing user's credentials to complete a purchase, messaging and branded elements must confirm enrollment, reinforce Click to Pay's value, and direct users to usage. Strategic placement of Visa brand helps communicate and establish security and trust.

Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

Detail Form

Kitchen

INFORMATION

Contact Information

Email

alexmiller@example.com

Phone

415-555-1234

Shipping Information

First Name

Alex

Last Name

Miller

Address

1000 Main Street

City, State

San Francisco, CA

Zip Code

94105

☒ Use shipping address for billing

CONTINUE TO PAYMENT

By clicking "Continue", we will check if you have card(s) set up for

Click to Pay

Click to Pay Eligible

Kitchen

PAYMENT

Contact Information

Shipping Information

You have Click to Pay card(s) available.

al***@example.com (not you?)

Would you like to continue?

YES, CONTINUE

No thanks,
I will enter my payment information manually

Click to Pay - One Time Passcode

Kitchen

PAYMENT

Contact Information

Shipping Information

Verification Check

Please enter the one-time code Visa sent to:

PHONE (***) ***-1234

EMAIL al***@example.com

4

5

5

2

5

9

Resend Code

VERIFY

Click to Pay - Card List

Kitchen

PAYMENT

Contact Information

Shipping Information

Select a card to proceed

Digital Wallet

VISA

VISA

.... 9010

+

Add new card

36 | | Visa Digital Brand Requirements | April 2024 | © 2024 Visa. All Rights Reserved. | Visa Public

Click to Pay
Visa Installment
Solutions

Click to Pay

Merchant Experience: Recognized Existing User


When a recognized existing user selects a card to complete a purchase, messaging and branded elements must confirm enrollment, reinforce Click to Pay’s value, and direct users to usage. Security and trust is established and reinforced with the Visa brand.

Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

Express Checkout

Kitchen

MY CART



Espresso Coffee Machine

Qty: 1

Color: Silver

\$600.00

Edit

Remove

Item Subtotal

\$600.00

Shipping


Free

Estimated Total

\$600.00

Tax calculated in checkout

Why do I see my card(s) here?



VISA 9010

EXPRESS CHECKOUT

OR

CHECKOUT

You chose "Remember Me" when you set up your card for Click to Pay. This allows you to skip verification on this device or browser when you pay with Visa.

For your security, we'll still ask you to verify in certain situations, such as updating your personal information.

Update your "Remember Me" settings anytime [here](#).


Review Order

Kitchen

REVIEW

Review Items

Edit




Espresso Coffee Machine

QTY: 1

\$648.00

Includes tax and shipping

Payment Method



VISA 9010

Change

Shipping Information

Change

Alex Miller

1000 Market Street

San Francisco, CA 94105

(415)-555-1234

Subtotal

\$600.00

Shipping and Tax


\$48.00

Total Amount

\$648.00

PLACE YOUR ORDER

Your payment is enabled by Click to Pay




VISA

Order Complete


Kitchen

CHECKOUT COMPLETE



THANKS!

Your order confirmation number is #3892374829. An email will be sent to you with options to track your delivery.




Espresso Coffee Machine

Qty: 1

Color: Silver

Your card has been remembered on this device for future use with Click to Pay.



VISA 9010

Your card has been remembered on this device for future use with Click to Pay.

Payment Summary

Subtotal

\$600.00


Shipping and Tax

\$48.00

Total Amount

\$648.00

CONTINUE SHOPPING

37 |  | Visa Digital Brand Requirements | April 2024 | © 2024 Visa. All Rights Reserved. | Visa Public

[Click to Pay](#)[Visa Installment Solutions](#)

Visa Installment Solutions

Installments enabled by Visa is the technology that permits certain buy-now, pay-later loan providers to present to eligible consumers a simple, flexible way to pay for qualifying purchases over time by dividing the purchase amount into smaller equal payments.

Requirements:

All advertising of Installments enabled by Visa, including on websites, via email or on social media, must adhere to the requirements outlined in the Visa Product Brand Standards at Visa Online, and must neither imply that Visa determines loan or credit terms, nor that Visa is responsible for extending credit, nor facilitating or providing loans. These requirements can also be found in the refreshed Visa Digital Brand Requirements, available at [Visa.com](https://www.visa.com).

Considerations:

Please note that these specific offers and installment plans are for example use only. Installment plan offers are established by issuing banks and are subject to change. Additional details are available in the VIS Service Description and any marketing toolkits made available by Visa.

Visa Installment Solutions Requirements – Consumer facing lock up, Installments enabled by Visa, should use the following guidelines:

- All advertising must describe Installments accurately, and should not be misleading.
 - All advertising must comply with applicable laws and regulations.
 - Do not use language that implies that Visa is providing or making available installment plans, loans, or financing. Installment plans are made available by issuing banks.
 - Do not use language that implies that the merchant is providing issuer installment plans.
 - If you accept alternative payment methods or financing in addition to Visa Installments, make sure to distinguish these options from Installments.
 - Do not use language that describes an installment plan as a loan, financing or a new line of credit.
 - It must be clear that installment plans are provided by a cardholder's issuing bank on an existing Visa credit card account.
 - Do not use any language that advertises an installment plan as no interest/APR, 0% interest/APR, low interest/APR etc.
 - Do not use an issuer's brand or trademarks without its permission.
 - Do not imply that installment plans are available on all Visa cards. They are available only on eligible Visa credit cards issued by select participating issuers. Consider including a disclaimer that makes it clear that participation by issuers is currently limited and eligibility is subject to change in an issuer's discretion.
 - Do not imply that installment plans may be available for any or all purchases since there may be limitations on minimum or maximum purchase amounts.
 - Do not say or imply that consumers can pay whenever they want, or that consumers have flexibility as to the timing of their payment.
 - Do not promote irresponsible spending.
- On Branding: Make sure marketing materials promoting Installments are in compliance with Visa Master Brand Guidelines and Merchant Asset Guidelines.
- On Disclaimers: The disclaimer should always end with "Learn More" CTA that links to Visa's product page. Disclaimers should be no smaller than 1/5 the size of the statement being disclaimed or 8pt font, whichever is larger.
- On the "Learn More about Visa Installments" CTA: If using the "Learn More about Visa Installments" CTA in any capacity, you must link to Visa's product page.
- On Messaging: If you are going to market to promote Installments, you must follow the messaging in these guidelines with no deviations. Failure to do so could put your contractual obligations concerning Installments at risk, or could be out of compliance with applicable credit advertising laws and regulations.

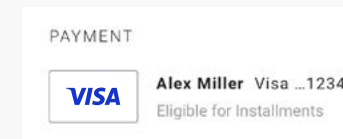
Installments enabled by Visa Lock Up

The Installments enabled by Visa lock up shows the full name of the product. It maintains brand recognition, imparts consumer confidence and clearly distinguishes Installments from other payment options.

Installments
enabled by **VISA**

Using Visa Credentials

Use Visa Credentials at the payment stage of an online purchase to indicate Installments eligibility.



Click to Pay
Visa Installment
Solutions

Visa Installment Solutions

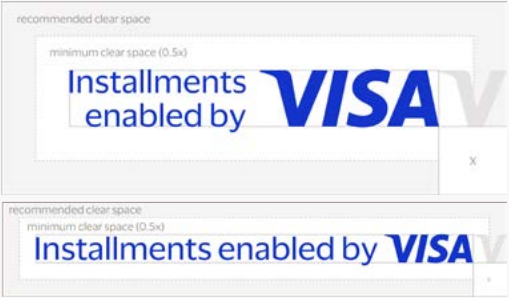
The Installments enabled by Visa lockup is used in advertising, websites, collateral and related communications to signal to consumers that Visa technology is used by the participating issuing banks that provide installment plans on eligible cards at participating merchants.

The Installments enabled by Visa lockup must always be legible and applied with clear space all around, and in one of the Visa-approved colors with sufficient contrast to the background. The lockup is available in two versions: the preferred 2-line format and an alternate 1-line format for use whenever the 2-line format is not legible at smaller sizes.

Use these guidelines to help apply the minimum amount of clear space all around the lock up and select issuing a Visa-approved color with sufficient contrast to the background. Be sure to use the Installments enabled by Visa lock up within Visa’s brand guidelines.

Installments enabled by Visa Lock Up Clear Space

Recommended clear space is equal to the width of the “V” in the Installments enabled by Visa lockup all around. Minimum clear space is half this width all around. When the 2-line lockup is not legible at the size applied, use the 1-line lockup instead. Do not use the minimum clear space when the recommended spacing can be applied. Do not use the 1-line format if the 2-line format is legible when applied.



Installments enabled by Visa Lock Up Color

Installments enabled by **VISA**

Use our new vibrant Visa Blue on white to medium backgrounds

Installments enabled by **VISA**

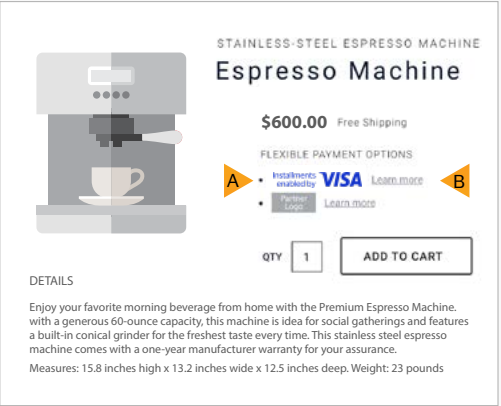
Use black on white to medium backgrounds when use of lockup in color is not possible.

Installments enabled by **VISA**

Use white on medium to dark backgrounds.

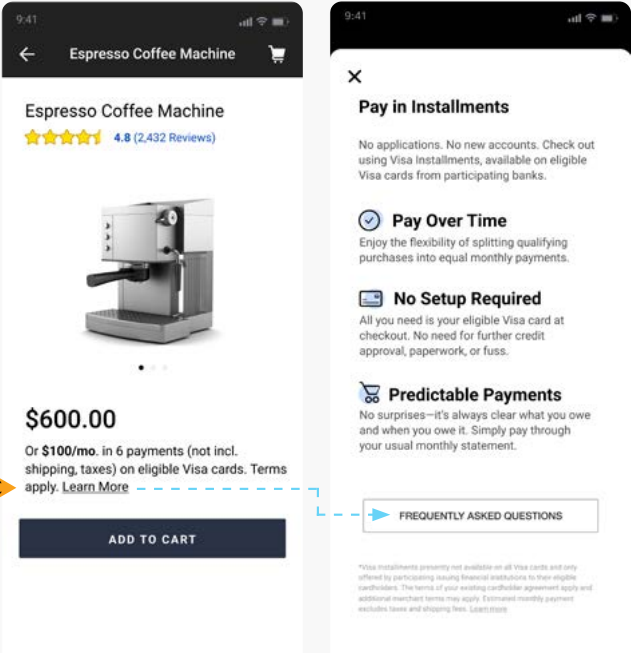
Installments enabled by Visa Lock Up Messaging in Use

- Installments must use the correct lock up.
- A: The Installments enabled by Visa lock up distinguishes it from other payment options that may be offered.
 - B: An option to “Learn More” must always accompany the product identifier.
 - C: In those cases where the Installments enabled by Visa lock up cannot be shown on the product page, it must appear in the “Learn More” module.



When promoting the “Installments price” of an item on the product page, the product listing, and on the checkout screen, you must use the below text wherein you dynamically calculate the installment plan on the UI, replacing the \$XX/mo. in X below. If the price qualifies for the Installments minimum threshold, option 1 is required, if it is under the minimum threshold, option 2 is required:

1. Or \$XX/mo. in X payments (not incl. shipping, taxes) on eligible Visa cards. Terms may apply. Learn More
2. Or \$XX/mo. in X payments (not incl. shipping, taxes) on eligible Visa cards if total cart exceeds \$100. Terms may apply.



[Click to Pay](#)[Visa Installment Solutions](#)

Visa Installment Solutions

When a merchant enables Installments as a payment option, it must be accompanied by a “Learn More” link to a module that explains what Installments is and how it works. The specific details of the installment plans offered are the responsibility of the merchant or card-issuing bank.

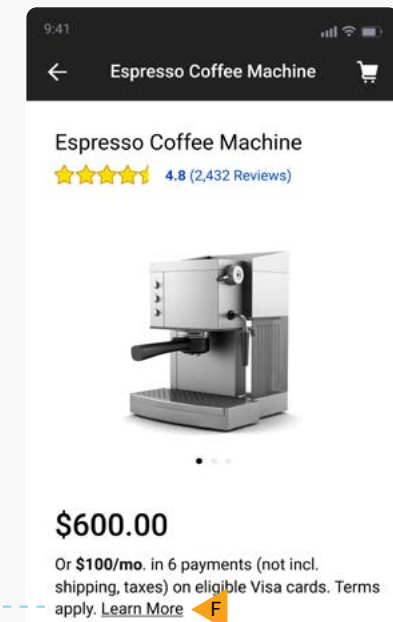
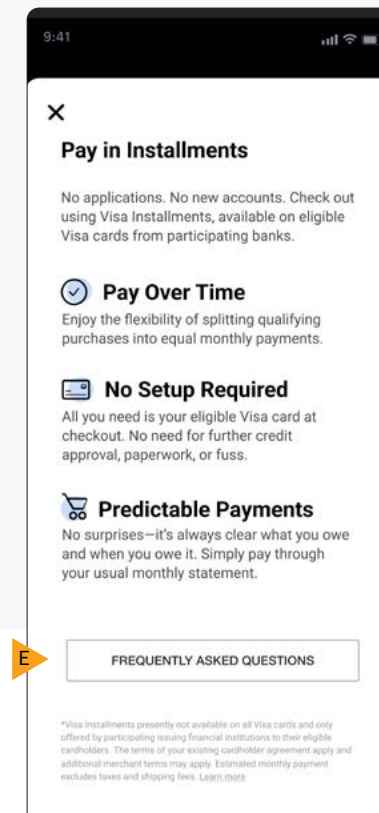
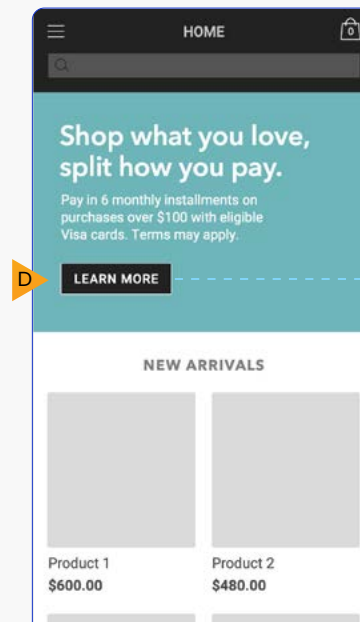
Considerations:

- A pop-up lightbox, a hover tooltip, or a dedicated page are all ways to display the module of “Learn More” content.
- Merchants are solely responsible for their installment programs including compliance with all applicable laws and regulations as well as the terms of the merchant’s participation agreement and the Installments service documentation. In order to check the consumer’s credit card number for Installments eligibility, a merchant will need to abide by applicable privacy regulations including, as required, obtaining consumer consent for eligibility check, and should consult their Legal & Compliance team.
- Related supplemental documents to this guide are the Visa Installment Solutions Services Description and any marketing toolkits made available by Visa.

The “Learn More” Module

Consumers want the ability to access additional information about paying in Installments if they are considering this option for their purchase. The “Learn More” modules must ensure consumers are fully informed about how Installments work, the details about the specific offer, and any legally necessary information that is required. Because of this, more than one “Learn More” module is recommended. For specific language, consult the Installments Services Description and any marketing toolkits made available by Visa.

- D: When enabling Installments as a payment option the “Learn More” button will connect the consumer with a structured explanation of the benefits.
- E: Additional details of Installments and FAQs should be made available.
- F: At every step of the shopping and purchasing process, the consumer should be given the ability to learn more. When Installments branding is not present on the shopping site product page, it must appear in the “Learn More” module.



Click to Pay

Visa Installment
Solutions

Visa Installment Solutions

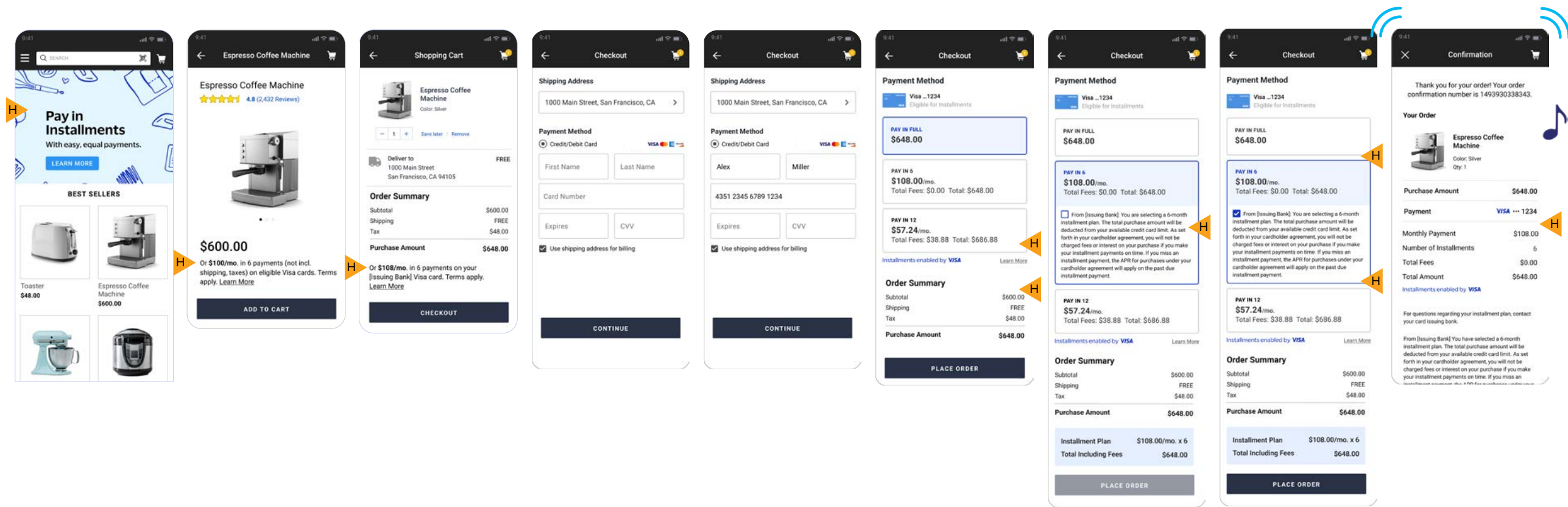
The User Experience: eCom GUEST

Installments should feel simple and integrate seamlessly with the sellers current payment experience.

H: The possible availability of a Installments offer should be indicated as soon as a consumer enters the web site, and throughout every step of the shopping and payment experience.

Being aware of their flexible payment options at the beginning of the shopping process can influence a consumer's purchase decision. Anytime the Installments option is mentioned, it should be accompanied by a link to learn more. The "Learn More" module should explain the details and the benefits of the Installments option.

Installments presently not available on all Visa cards and only offered by certain issuing financial institutions. Contact your issuer to see if your Visa card is eligible for Installments and for more details.



Click to Pay

Visa Installment
Solutions

Visa Installment Solutions

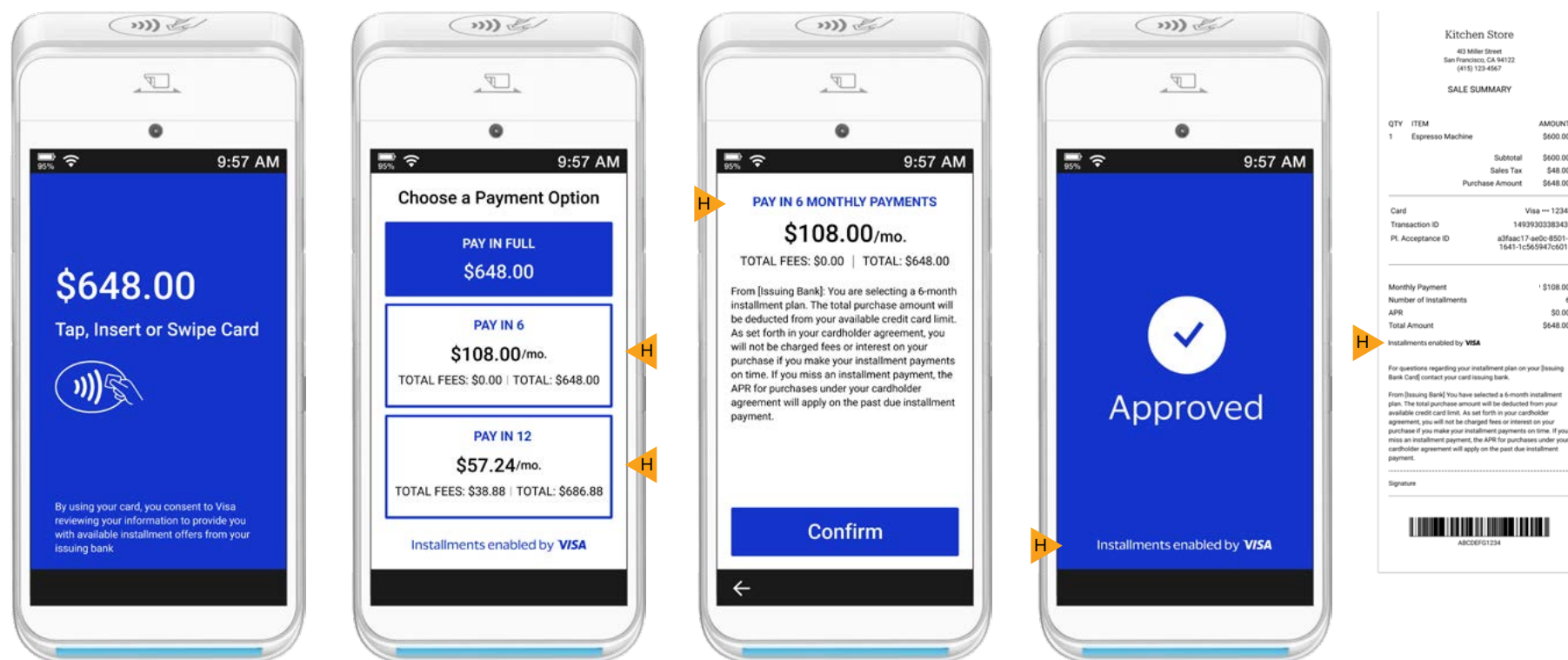
The User Experience: Point-of-Sale (if offered by merchant)

Installments should feel simple and integrate seamlessly with the sellers current payment experience.

H: The possible availability of a Installments offer should be indicated as soon as a consumer enters the web site, and throughout every step of the shopping and payment experience.

Being aware of their flexible payment options at the beginning of the shopping process can influence a consumer's purchase decision. Anytime the Installments option is mentioned, it should be accompanied by a link to learn more. The "Learn More" module should explain the details and the benefits of the Installments option.

Installments presently not available on all Visa cards and only offered by certain issuing financial institutions. Contact your issuer to see if your Visa card is eligible for Installments and for more details.



Visa Direct

Visa Direct is Visa's global money movement platform that allows businesses, consumers and governments to deliver funds from an originating account to a recipient account via card rails (VisaNet) for domestic transactions and card or account (ACH/RTP) rails for cross-border transfers. Visa Direct is helping to digitize, speed up and simplify payments for P2P, remittances and business disbursements to consumers, workers, small businesses and more.

[User Scenarios](#)[Visa+](#)[P2P Mobile Interface](#)[Merchant Payouts](#)[Mobile Interface](#)[Web User Interface](#)

User Scenarios
Visa+
P2P Mobile Interface
Merchant Payouts
Mobile Interface
Web User Interface



Visa Direct

- “Visa Direct” is used to describe either an AFT (Account Funding Transaction) or an OCT (Original Credit Transaction).
- “Visa Direct” can describe OCT transactions regardless of whether Fast Funds (real-time funds availability) is enabled for them. “Visa Direct” can be branded by describing the capability as “Visa Direct” in text. However, the term “Visa Direct” should only be used to describe the Visa capability, which enables Visa’s clients to build and deploy faster payment experiences.
- AFT is a transaction that technically operates in a similar way to a payment, but pulls from an account to another account, rather than an account to a merchant. It is not intended for the purchase of goods and services. When used independently, an AFT must only be used to fund an account belonging to the same individual or entity holding the Visa Account. Examples of use cases for an AFT is funding a digital wallet, initiating a money transfer, funding a prepaid card and more.
- “Visa Direct” should not be used to describe the third-party solutions or the transactions it enables.

Visa Direct Name in Text

- When the Visa Direct name is used in headlines and text (the use of the Visa Direct name should only be used in B2B communications as a product name):
 - The Visa name must always precede “Direct”
 - “Visa” and “Direct” must appear as two separate words with an upper case V and D
 - Use the same font, size and color for the Visa Direct name as the surrounding headline or text
 - Another word or name should not be placed between “Visa” and “Direct”
- The use of alternate names incorporating the name “Visa” (e.g., “Visa Money Transfer” or “Visa Personal Payments”) is not allowed
- No trademark denotation symbols (™ or ®) should be used adjacent to the “Visa Direct” name unless directed by the Visa Product Brand Standards or Visa Legal. However, standard rules for trademark denotation symbols adjacent to “Visa” still apply in their respective countries (e.g., in the U.S., the registration symbol ® always follows “Visa” in the first and/or most prominent mention)
- In client marketing materials, the following examples illustrate appropriate usage of the name to describe the Visa Direct capability and its value to the following client audiences:
 - Issuers: Visa Direct can help you increase debit card engagement and usage.
 - Acquirers and Solution Enablers: Offer real-time payment capabilities to your clients with Visa Direct.
 - Businesses: Connect with a Visa Direct solution provider to start delivering better payment experiences for your customers.

Visa Direct Descriptor

- An additional descriptor in local languages may be used as needed (subject to legal reviews and Visa Global Brand approvals). Descriptors should be consistent and there should only be one Visa-approved descriptor used per country. Descriptors do not need to be a direct translation of “Direct.” Rather, they can use words and phrases that convey the offering. Example of a Visa-approved descriptor:
 - Spanish: Pagos y Transferencias (English: “Payments and Transfers”)
- The local language descriptor may be used with the Visa Direct name in text

Visa Direct User Experience

Through a provider’s enabled solution, users can leverage their Visa Debit or reloadable Visa Prepaid cards to securely receive funds without the need to provide check routing and account numbers to the payment sender and awaiting verification. Visa Direct transactions can occur in real-time, without the delays of other disbursement methods, and confirmation can be provided quickly.*

When developing the Visa Card Account Setup Screen in the application:

- Include a Visa Direct benefits message, such as the following or similar language:
 - For Disbursements (Push to Debit) : Transfer to bank using your debit card number, securely & instantly. Enabled by Visa
 - For Remittance (Push to Debit): Transfer money to your receiver’s bank account, instantly and securely. Enabled by Visa
 - For Funding (AFT - Fund with Debit): Fund your transfer with a debit card, instantly and securely. Enabled by Visa

All messaging must be approved by Visa. Visa does not make any warranty as to timing and funds availability of Visa Direct Transactions.

- Display payment network marks in full color, and ensure the Visa Brand Mark is at least at equal parity and prominence as other payment network marks.

* Actual fund availability depends on receiving financial institution and region.
Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.



User Scenarios

Visa+
P2P Mobile Interface
Merchant Payouts
Mobile Interface
Web User Interface



Visa Direct User Scenarios

To ensure the visibility of the Visa brand during the digital consumer journey, brand the digital flows with accurate and relevant claims like “enabled by Visa.” Please see the Visa Direct User Scenarios Chart, which outlines the requirements for the sender and the receiver across four Visa Direct scenarios to ensure a consistent consumer experience.

The Visa Direct User Scenarios present four primary use cases for Visa Direct, each illustrating the pivotal role Visa plays in the transaction process. These use cases involve a Sender and Receiver.

The first use case is a Visa-to-Visa transaction, where a transaction is funded using Visa debit credentials and the receiver is receiving funds to their account using their debit credentials. The second use case involves Visa as the sender and any account as the receiver. An instance of this could be a Visa cardholder using Visa Direct to fund the transaction using their debit credentials to a cardholder with an account from a different provider. The third use case represents an Entity-to-Visa transaction. There are numerous potential applications for this use case, one of which could be a gig worker receiving a payout after a shift. The fourth use case is the reverse of the second use case, where any cardholder can transfer funds to a Visa cardholder.

*Cardholder in this instance can be Visa Debit or Visa Prepaid.

Sender		Receiver
<ul style="list-style-type: none">• Account Send Setup: Card Art• Entering Send Amount: Card Art• During Visa Direct send: Endorsement• Confirmation: Endorsement• Visa Sensory Branding		<ul style="list-style-type: none">• Account Receive Setup: Card Art• Confirmation: Endorsement + Message• Visa Sensory Branding
<ul style="list-style-type: none">• Account Send Setup: Card Art• Entering Send Amount: Card Art• During Visa Direct send: Endorsement• Visa Sensory Branding		<ul style="list-style-type: none">• N/A – This could apply to send to Account or Wallet
<ul style="list-style-type: none">• N/A		<ul style="list-style-type: none">• Account Receive Setup: Card Art• Enrollment of Payout: Card Art• Confirmation: Endorsement + Message• Visa Sensory Branding
<ul style="list-style-type: none">• Not Considered		<ul style="list-style-type: none">• Not Considered• Visa Sensory Branding

User Scenarios

Visa+

P2P Mobile Interface

Merchant Payouts
Mobile Interface

Web User Interface

Visa to Visa



Sender

- Account Setup: Card Art
- Entering Send Amount: Card Art
- During Visa Direct send: Endorsement
- Confirmation: Endorsement
- Visa Sensory Branding

Receiver

- Account Receive Setup: Card Art
- Confirmation: Endorsement + Message
If imagery is not available, "enabled by Visa" must be included in text and applied to any instance of the text message flow.
- Visa Sensory Branding

Account Setup Enrollment



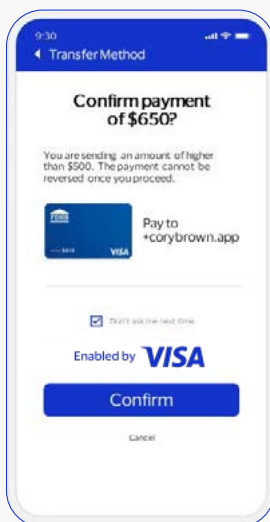
Include Visa Brand
on Paywall

Payment Moment



Include Visa
Card Art

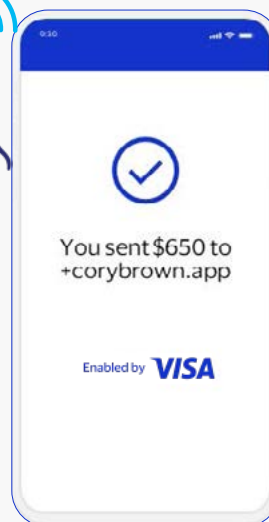
Confirmation



Include Visa Card Art
& Endorsement

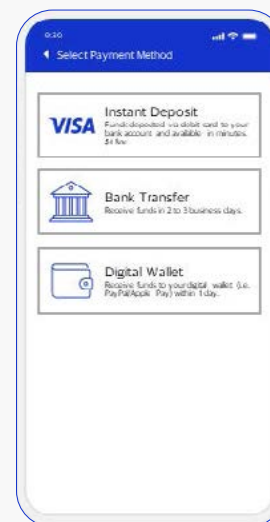


Visa sensory
branding



Include Visa
Endorsement

Account Setup Enrollment

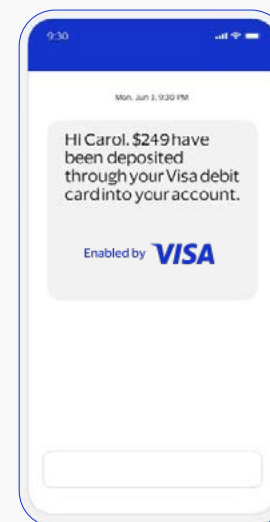


Include Visa Brand
on Paywall



Include Visa
Card Art

Confirmation



Include Visa
Endorsement

User Scenarios

Visa+

P2P Mobile Interface

Merchant Payouts
Mobile Interface

Web User Interface

Visa to Any

Deposit via Debit

Transfer to bank using your debit card number, quickly and securely.



Sender

- Account Send Setup: Card Art
- Entering Send Amount: Card Art
- During Visa Direct send: Endorsement
- Confirmation: Endorsement
- Visa Sensory Branding

Receiver

- N/A

Visa Direct Instant Deposit Account Setup Enrollment



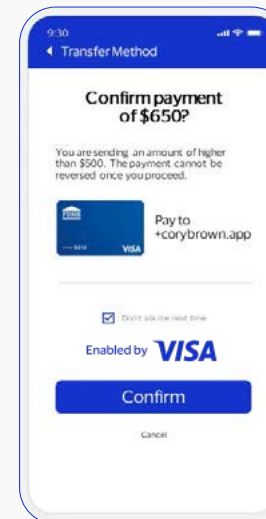
Include Visa Brand on Paywall

Payment Moment



Include Visa
Card Art

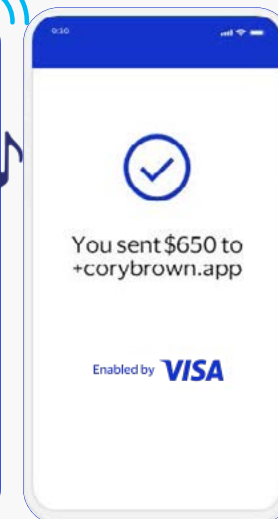
Confirmation



Include Visa Card Art
& Endorsement



Visa sensory branding



Include Visa
Endorsement

User Scenarios

Visa+

P2P Mobile Interface

Merchant Payouts
Mobile Interface

Web User Interface

Visa to Any – Visa to Account

Bank Transfer

Send money to your bank account quickly & securely, Enabled by Visa.



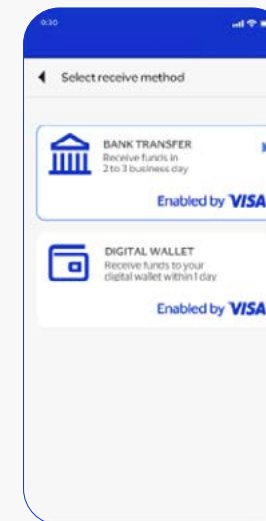
Sender

While the recipient of funds in this scenario may or may not be using a Visa credential, the transfer is still enabled by and runs on the Visa network, therefore Visa is the sender for this use case.

Receiver

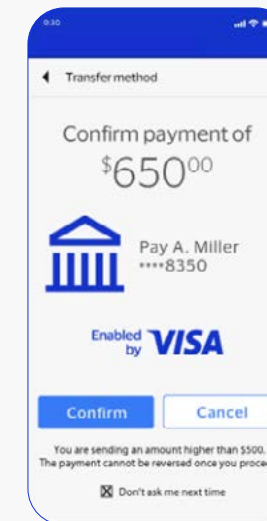
- During Visa Direct receive: Endorsement
- Confirmation: Endorsement

Account Setup Enrollment



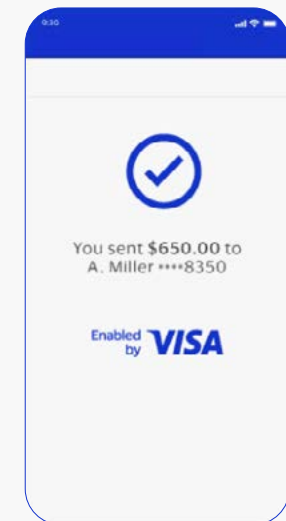
Include Visa
Endorsement

Payment Moment



Include Visa
Endorsement

Confirmation



Include Visa
Endorsement

User Scenarios

Visa+

P2P Mobile Interface

Merchant Payouts

Mobile Interface

Web User Interface

Visa to Any – Visa to Wallet

Digital Wallet

Transfer to a digital wallet, quickly and securely, Enabled by Visa.



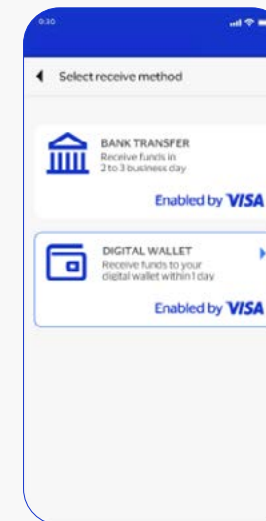
Sender

While the recipient of funds in this scenario may or may not be using a Visa credential, the transfer is still enabled by and runs on the Visa network, therefore Visa is the sender for this use case.

Receiver

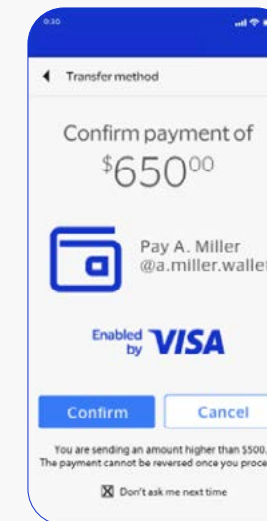
- During Visa Direct receive: Endorsement
- Confirmation: Endorsement

Account Setup Enrollment



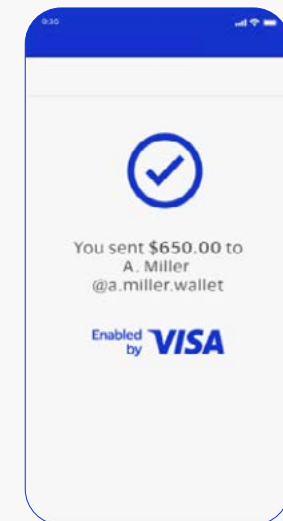
Include Visa
Endorsement

Payment Moment



Include Visa
Endorsement

Confirmation



Include Visa
Endorsement

User Scenarios

Visa+

P2P Mobile Interface

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Entity to Visa



Sender

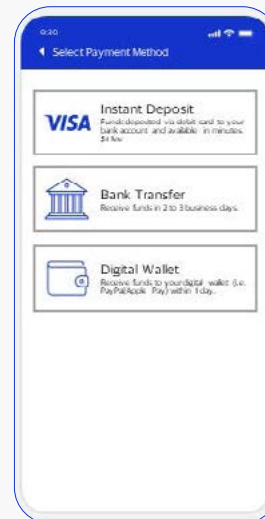
Entities
such as:

- Universities
- Healthcare
- Marketplaces
- Insurance
- Government
- Gig Economy

Receiver

- Account Receive Setup: Card Art
- Enrollment of Payout: Card Art
- Confirmation: Endorsement + Message
- Visa Sensory Branding

Account Setup Enrollment

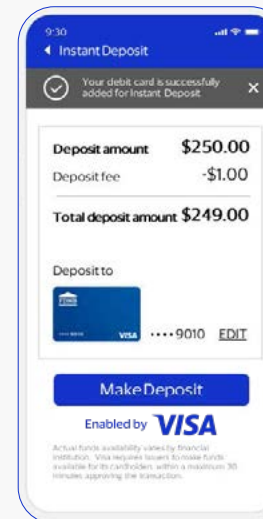


Include Visa Brand
on Paywall

Payment Moment



Include Visa
Card Art

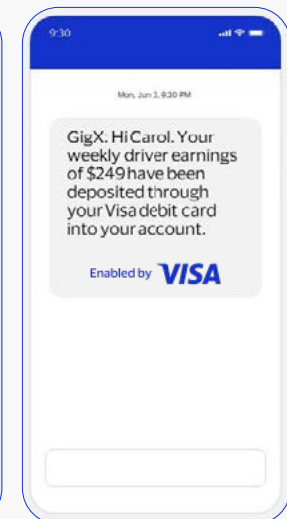
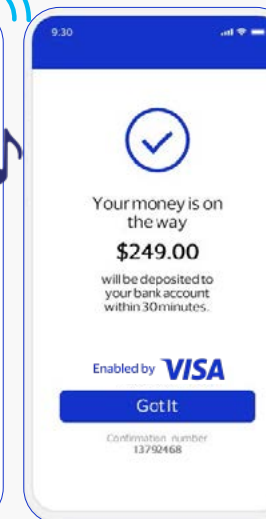


Include Visa Card Art
& Endorsement

Confirmation



Visa sensory
branding



Include Visa
Endorsement

User Scenarios

Visa+

P2P Mobile Interface

Merchant Payouts
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Web User Interface

Any to Visa

**Sender**

• N/A

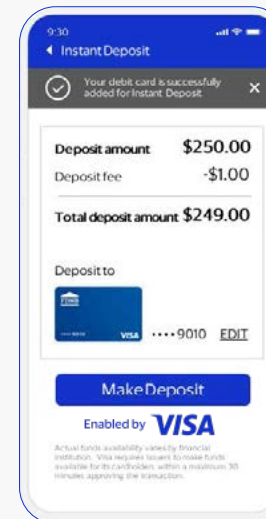
Receiver

- Account Receive Setup: Card Art
- Enrollment of Payout: Card Art
- Confirmation: Endorsement + Message
- Visa Sensory Branding

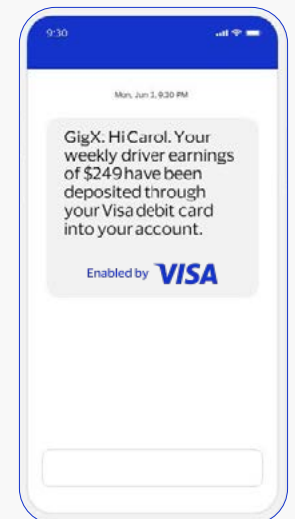
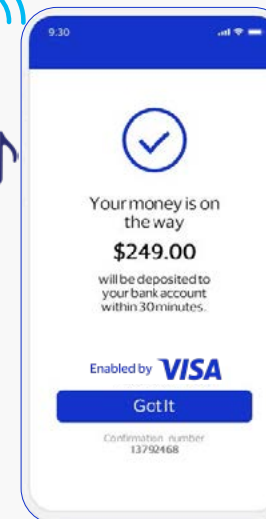
Account Setup Enrollment

Include Visa Brand
on PaywallInclude Visa
Card Art

Payment Moment

Include Visa Card Art
& EndorsementVisa Sensory
Branding

Confirmation

Include Visa
Endorsement

User Scenarios

Visa+

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Visa+ General Information

User Experience Product Elements

For optimal user experience, outlined are specific requirements that detail the product elements of the service and credential name.

Core Experience Product Elements

Additionally, for the Core Experience of Visa+, the network attribution and credential format product elements should be formatted in a specific manner as shown.

User Experience Product Elements: Service Name

Visa+ is the consumer-facing service name and must be used wherever the service is referenced. Refer to the Visa+ brand specifications section.

Visa+

User Experience Product Elements: Credential Name

Visa+ payname is the user’s unique, receive-only payment address linked to their eligible Stored Value Account. The credential name, “Visa+ payname”, must be used wherever the user’s unique credential is labeled or referenced throughout the experience.

Visa+ payname

Core Experience Product Elements: Credential Format

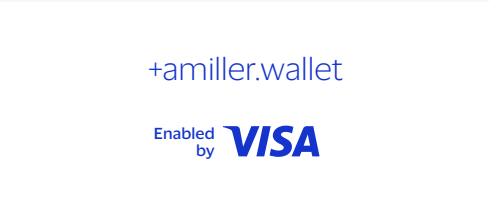
The Visa+ payname must comply with the format “+payname.app” and other specifications detailed in the Visa+ implementation guide. See illustration below,where amiller is the payname and wallet is the name of the Visa+ issuer.

+amiller.wallet

Core Experience Product Elements: Network Attribution

Displaying the “Enabled By Visa” attribution at key points across the Visa+ experience promotes trust and confidence in the service. See following illustrations for examples.

To correctly render the network attribution, refer to the Visa+ brand specifications section.



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Visa+ General Information

Core Product Experience Requirements for All Use Cases

Please see the requirement principles for the various elements of Visa+.

Element	Requirement Principles
1. Service Name	<div>Service name always presented in full as “Visa+” and should be used wherever the service is referenced:<div><div>✓ “Visa+” ✓ “Enable Visa+”</div><div><div>X “Visa Plus” / “VisaPlus” X “Visa +”, should not have a space between “Visa” and “+” X “Wallet+” X “Enable Wallet to Wallet transfer”</div></div></div></div>
2. Credential Name	<div>Credential name always presented in full as “Visa+ payname” when introduced, and should be distinguished from the Stored Value Account username:<div><div>✓ Visa+ payname</div><div><div>X Wallet+ payname X Visa+ username X Visa handle</div></div></div></div>
3. Credential Format	<div><div>Must follow the format of “+payname.app”. All 3 components of the format must be present for the Visa+ payname to be valid:<div><div>✓ “+” prefix ✓ “payname” ✓ “.app” domain name</div></div></div><div><div>• Any credential editing functionality is restricted to the characters between the “+” prefix and “.” preceding the domain name</div><div>• Visa+ payname must comply with the character guidelines highlighted in the implementation guide</div><div>• Full credential format must always be displayed in the “send to” field</div></div></div>
4. Network Attribution	<div><div>Display the “Enabled by Visa” attribution to promote trust and confidence in the service. It must be displayed in the following scenarios:<div><div>• “Enabled by Visa” must be displayed in new feature education flows where the full service capabilities are detailed to the user</div><div>• “Enabled by Visa” must be displayed in the enrollment flow</div><div>• “Enabled by Visa” must be displayed to the sender in the payment confirmation</div></div></div></div>
5. Equal Placement and Treatment	<div><div>Visa+ service to be placed in a position that is no less favorable than any similar money transfer network or money movement functionality</div><div>Visa+ enrollment functionality should be present in each of the following scenarios;<div><div>i. during creation of user account;</div><div>ii. when a user is prompted to enter payment credentials associated with their account;</div><div>iii. when a user sets, changes, or confirms a default payment method;</div><div>iv. and wherever money transfer networks are presented as options.</div></div></div></div>

User Scenarios

Visa+

P2P Mobile Interface

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Visa+ General Information

Service Name Brand Specifications

The Visa+ service name should be displayed with certain specification that meet the following requirements shown.

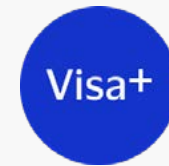
Service Name Expression in Full and Against Light & Dark Backgrounds

Visa+

Visa+

Visa+

Applied Within a Visa+ User's Avatar Placeholder



Clear Space



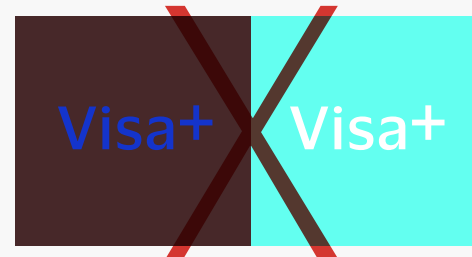
Color: Visa Blue

Digital:
R 20 G 52 B 203 / #1434CB

Print:
Pantone 2728 C / 286 UC 100 M 74 Y 0 K 0



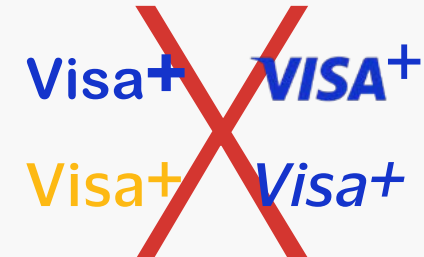
DO NOT...



Do not use low contrast or textured backgrounds



Do not invent alternative product naming



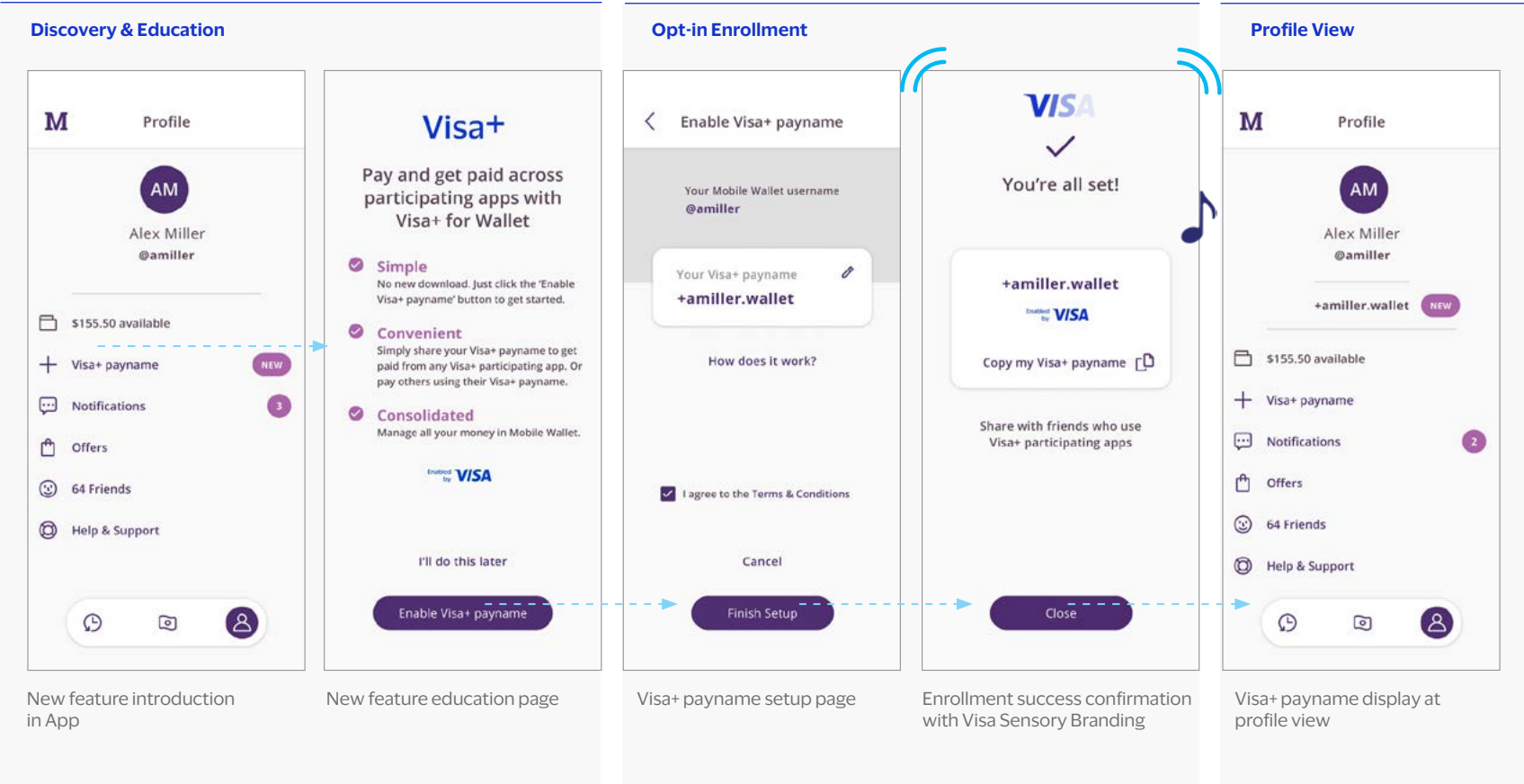
Do not modify typography, color, or design

User Scenarios
Visa+
P2P Mobile Interface
Merchant Payouts
Mobile Interface
Web User Interface



Visa+ P2P Enrollment Flow

The following user flow outlines the introduction of Visa+ in App, as well as the education and brief benefits of Visa+. Once the user chooses to setup a Visa+ payname, they receive an enrollment success confirmation and can view their profile.



User Scenarios
Visa+
P2P Mobile Interface
Merchant Payouts
Mobile Interface
Web User Interface



Visa+ P2P Discovery

For existing users, new feature touchpoints can be provided and detailed via announcements for users. New users can explore Visa+ and further education through in app links.

Existing User – Profile or Account View

A: Provide a new feature touchpoint in the profile or account view that prompts users to enable Visa+, as well as a permanent menu option for managing their Visa+ payname. *Users should also be able to enroll in the new service from their Profile or Account View page.*

Existing User – New Feature Introduction

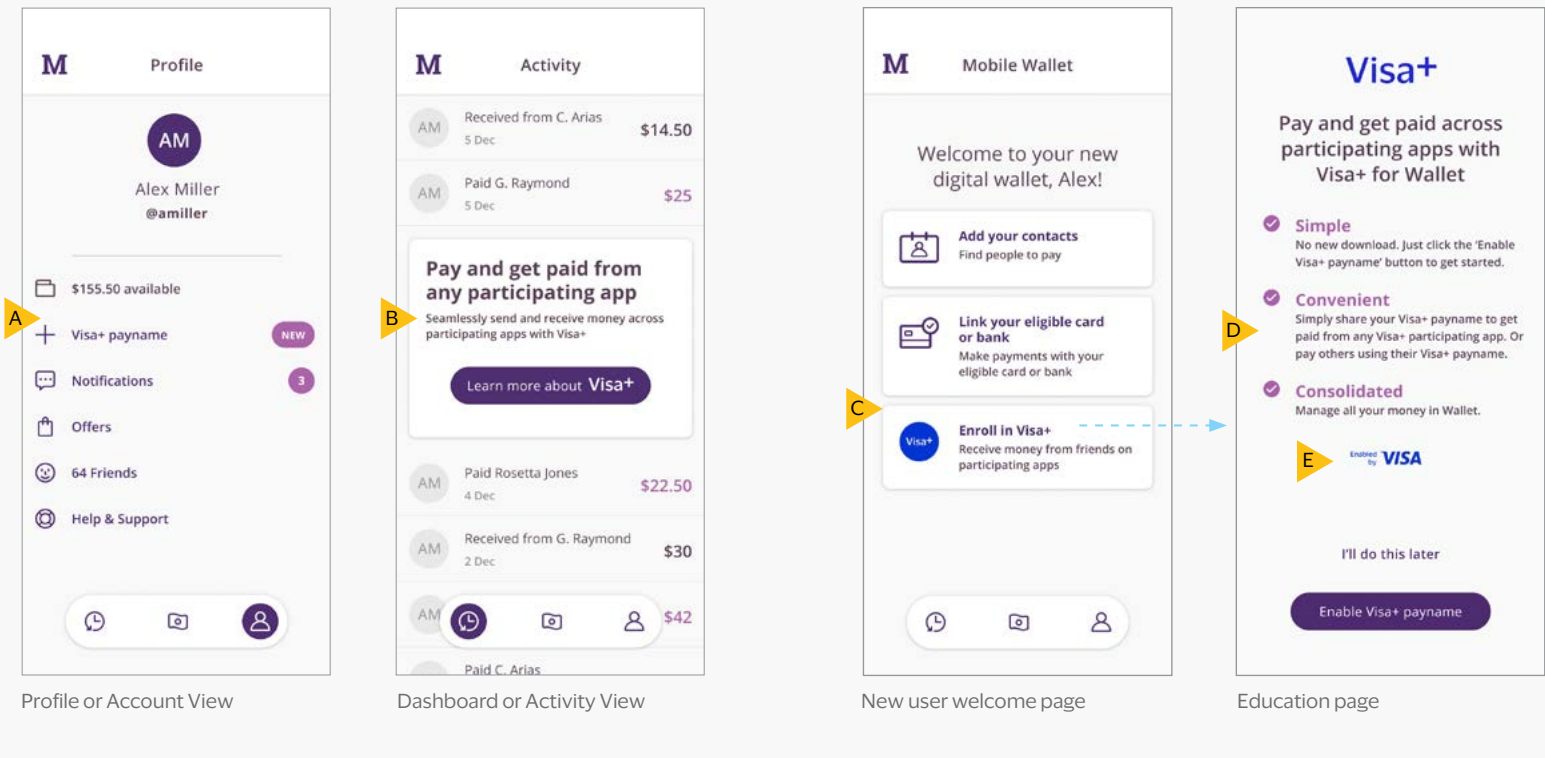
B: Announce the new feature with an interstitial or tooltip on the Activity page or other relevant touchpoint. Provide a concise but compelling value proposition with a link to a fuller education page.

New User – Account Creation

C: Welcome page at account creation should include an option to enroll in Visa+ *New users should be introduced to Visa+ at account creation.*

New User – Feature Introduction

D: Provide a concise but compelling value proposition with a link to a fuller education page.
E: Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages.



User Scenarios

Visa+

P2P Mobile InterfaceMerchant Payouts
Mobile Interface

Web User Interface

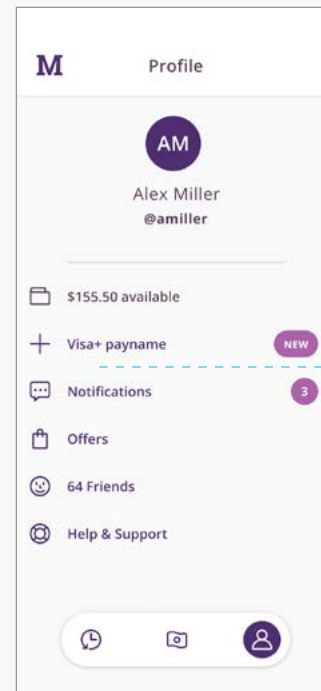
Visa+ P2P Education

A user can use their profile or account view to see the Visa+ payname option, and click to learn more.

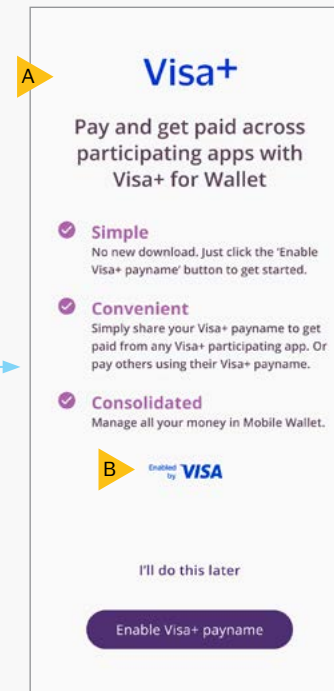
A: Highlight the value proposition to ensure comprehension and encourage enrollment. This can be done by emboldening the text or adding supportive design elements.

Use the verbiage provided here to describe the full benefits of Visa+.

B: Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages.



Profile or Account View



Education Page



Visa+ P2P Enrollment

A user can enroll into Visa+ and edit their payname, and is also provided information on Visa+ to aid in enrollment.

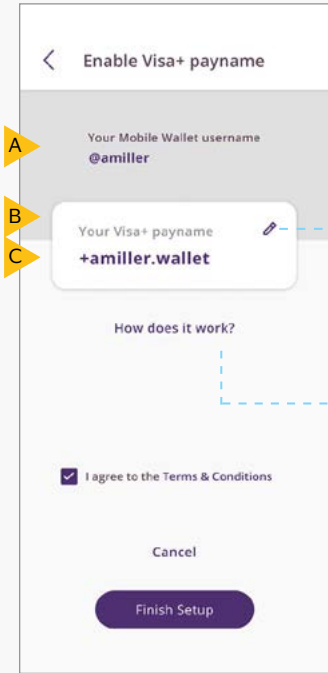
The enrollment process should be simple and straightforward. Ease of use should match the expectations set by the Discovery and Education steps.

A: Display users' stored value account username, if applicable, to allow user to distinguish between the app credential and their new Visa+ payname.
B: Prepopulate a new Visa+ payname by transposing their stored value account username into the Visa+ payname format (e.g., @amiller becomes +amiller.wallet).
C: Highlight the Visa+ payname to convey the creation of a new payment credential.
D: Provide access to Visa+ education within the enrollment flow.
Use the suggested copy to create an education pop-up or tooltip for the enrollment process, and reinforce how Visa+ works

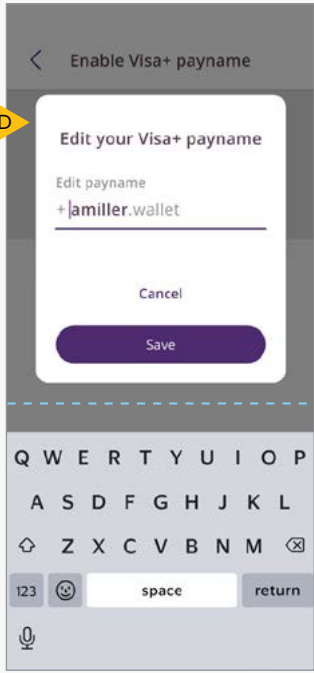
Enrollment Success Confirmation

After successful enrollment, next steps should be clearly presented to the user:

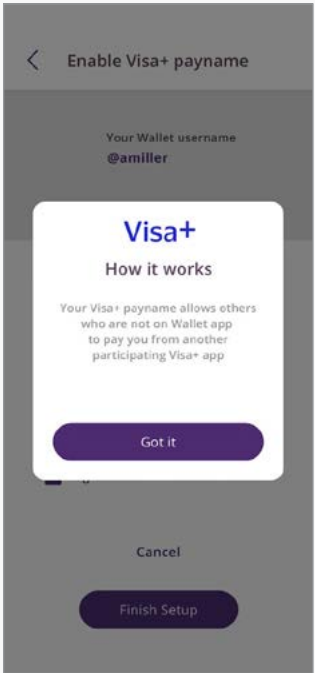
E: Display the user's newly enabled Visa+ payname.
F: Users should be able to copy their new Visa+ payname as displayed on the enrollment success screen. Facilitate this action with a dedicated button, icon, or text link.
G: Provide a nudge on how to use their new Visa+ payname.
H: The Visa Sensory Branding animation, sound, and haptic vibration must be integrated (when supported) into this portion of the user experience.
I: Display Visa endorsement language such as "Enabled by Visa" or other legally approved endorsement language messages.



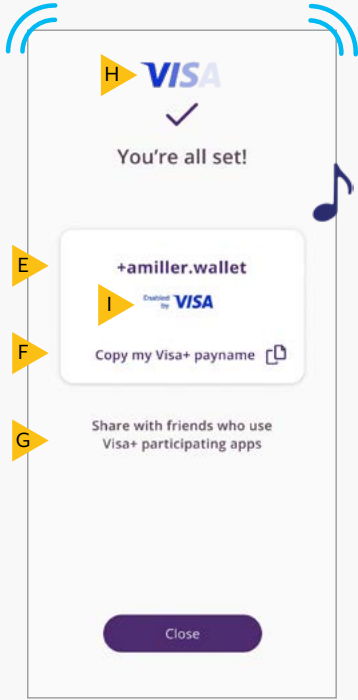
Enrollment Page



Visa+ Edit Dialog



Visa+ Education



Enrollment Success Page with Visa Sensory Branding

User Scenarios

Visa+

P2P Mobile Interface

Merchant Payouts
Mobile Interface

Web User Interface

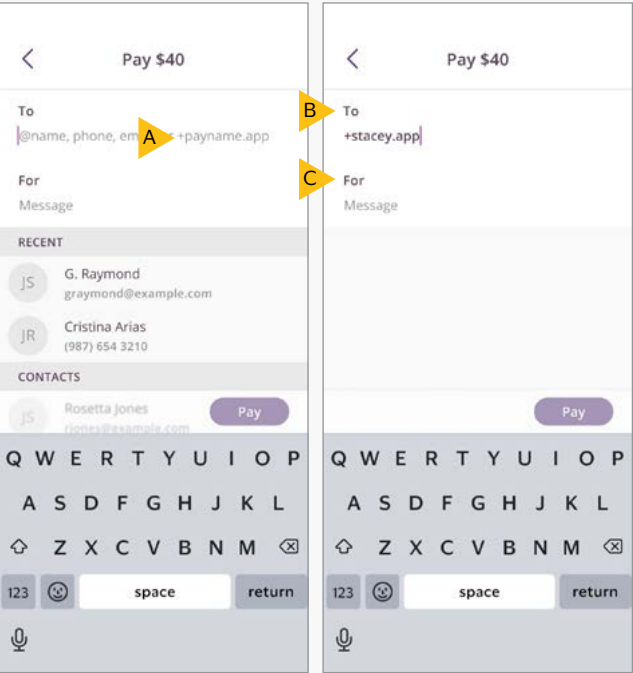
Visa+ P2P Payment Flow

Users can view recent payment recipients or enter a new Visa+ payname and pay or request funds.

Embedded Sender Experience

Sending money to a Visa+ payname should be simple, easy and intuitive.

- A: Include the Visa+ payname format as an option in the "To:" field.
B: As an embedded solution, the Visa+ payment experience should not differ from what senders already expect from their standard payment flow.
C: Disable notes/messaging for senders initiating a Visa+ payment, as this functionality is not currently supported.



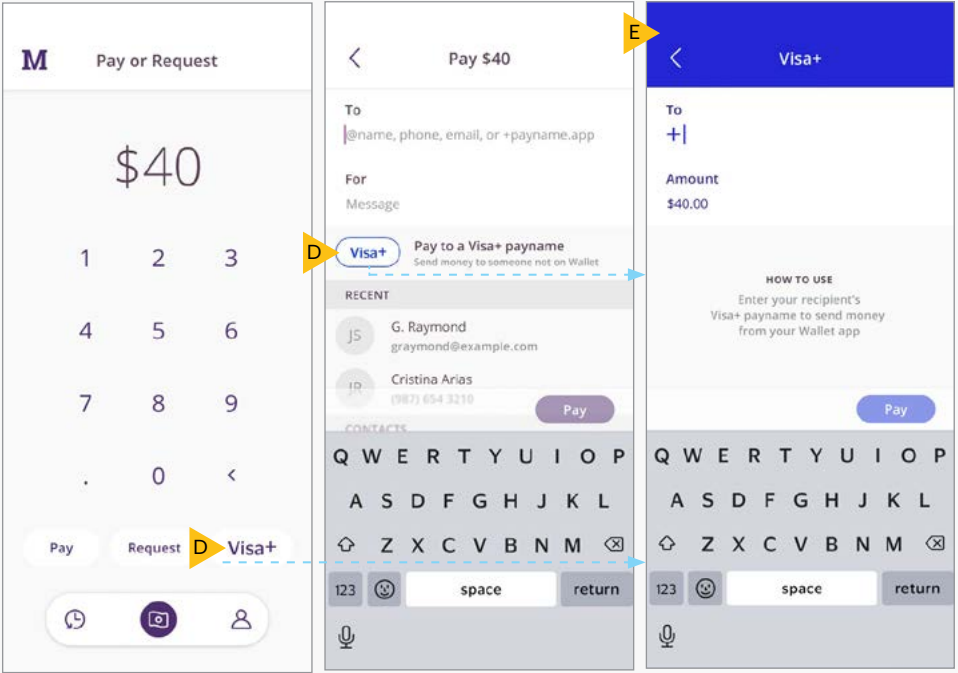
Default Send Money View

Visa+ payname Entered

Dedicated Button & Send Page Sender Experience

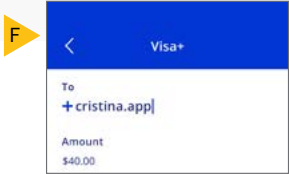
An alternative Visa+ user interaction is having a dedicated Visa+ button and send page for a focused send-to-Visa+ payname user experience.

- D: Include a Visa+ option on the initial Pay page or at the Recipient input page for users who intend to pay someone with a Visa+ payname.
E: Prefix the '+' icon in the "To:" field of the dedicated Visa+ send page to facilitate easier input of the Visa+ payname credential. If senders paste in a copied Visa+ payname, resolve the entered value to display the icon followed by the unique Visa+ payname, per illustration "F" below.



Recipient Input Page

Dedicated Visa+ Send Page



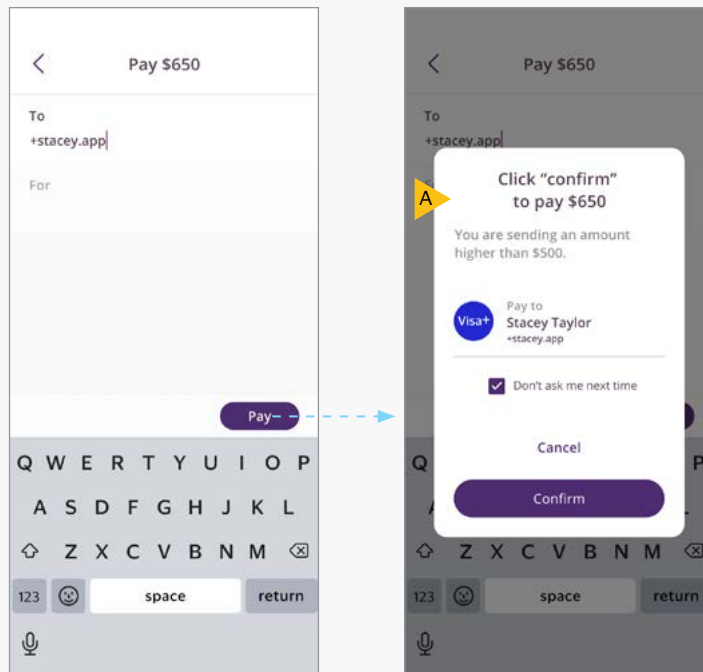
Visa+ P2P Receipt Verification

The user will receive a confirmation of the funds recipient and amount. For sending funds to new recipients, the sender may be requested to verify the last four digits of the phone number associated with the recipient's Visa+ payname.

Verification Transaction Threshold

Request sender confirmation when the transaction amount exceeds a specified threshold. Additionally, display the Visa+ payname as entered, and request the sender to confirm that it was accurately input.

A: Ensure that the sender can review and confirm that the recipient's Visa+ payname is correct.



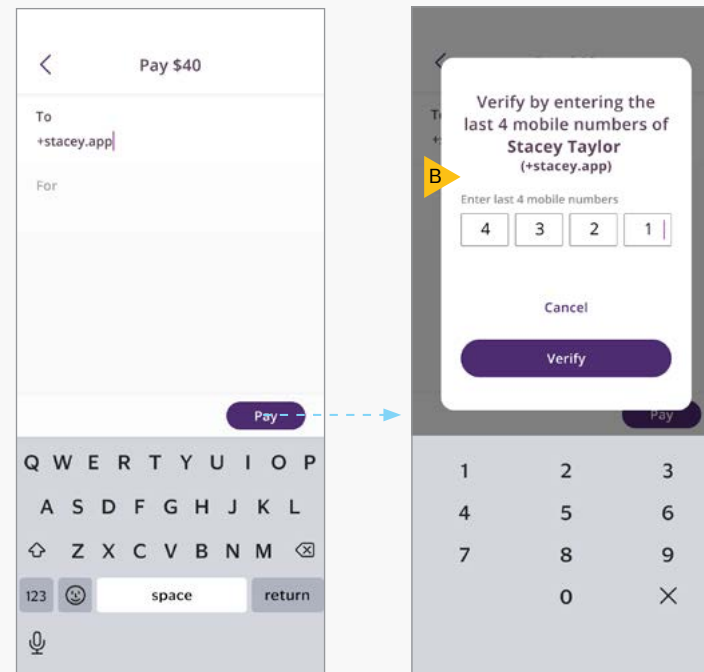
Send Money Page

Recipient Verification

New Recipient Verification (Optional)

When sending to a recipient's Visa+ payname for the first time, request sender to verify the last four digits of the phone number that is associated with the recipient's Visa+ payname.

B: Display the Visa+ payname as entered to provide additional visual verification.



Send Money Page

Recipient Verification

User Scenarios

Visa+

P2P Mobile Interface

Merchant Payouts
Mobile Interface

Web User Interface

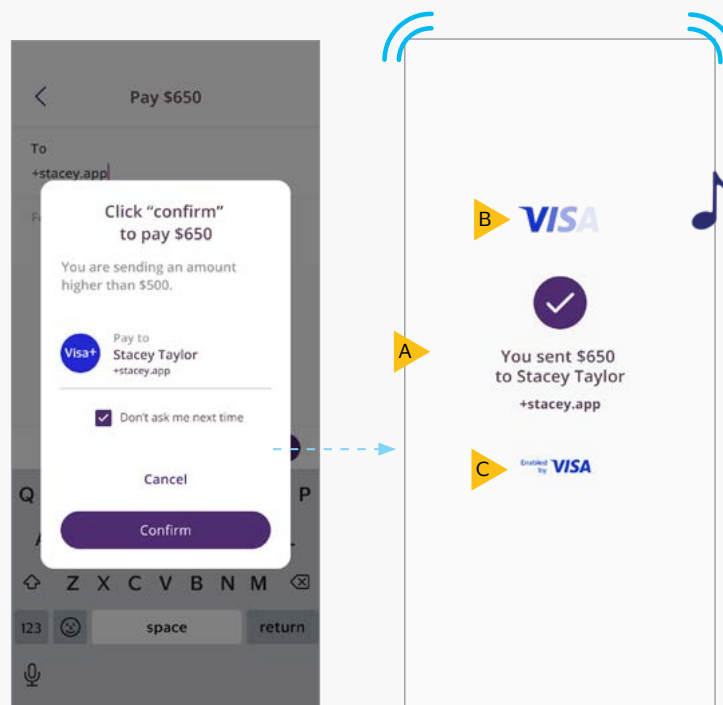
Visa+ P2P Payment Confirmation

The user receives a confirmation of the sent funds, and can review the historical activity of fund transfers on their account.

Payment Success Confirmation

To indicate the completion of the fund transfer, include onscreen visual confirmation.

- A: Include the relevant details of the fund transfer on the confirmation page such as the amount and the recipient Visa+ payname.
- B: The Visa Sensory Branding animation, sound, and haptic vibration must be integrated (when supported) into this portion of the user experience.
- C: Display Visa endorsement language such as "Enabled by Visa" or other legally approved endorsement language messages.



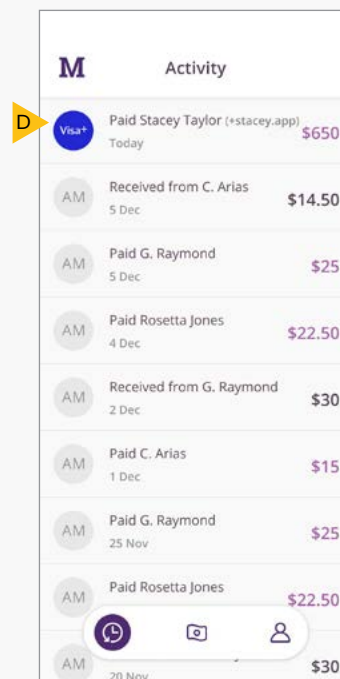
Recipient Verification

Payment Success Confirmation with Visa Sensory Branding

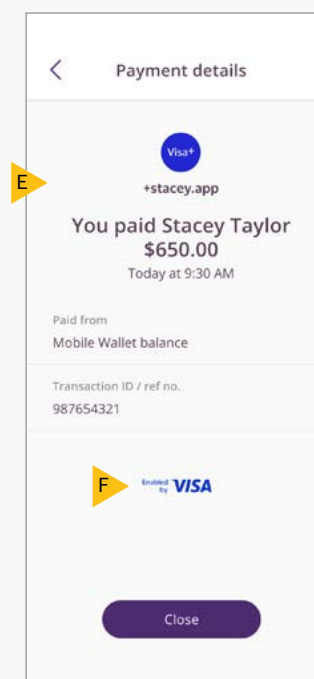
Post-Sender Experience

Display payments made to a Visa+ payname in senders' Activity page. Allow the sender to review completed Visa+ payments in the same way they confirm their other transactions.

- D: Display the recipient Visa+ payname in the activity feed as additional confirmation of payment success, including the recipient's first and last name, to reinforce the Visa+ capability in the sender's app UI.
- E: Allow the sender to see the full details of their transactions including transaction ID/ref no., date and time sent.
- F: Display Visa endorsement language such as "Enabled by Visa" or other legally approved endorsement language messages.



Activity or Transaction History View



Transaction Details View

User Scenarios
Visa+
P2P Mobile Interface
Merchant Payouts
Mobile Interface
Web User Interface



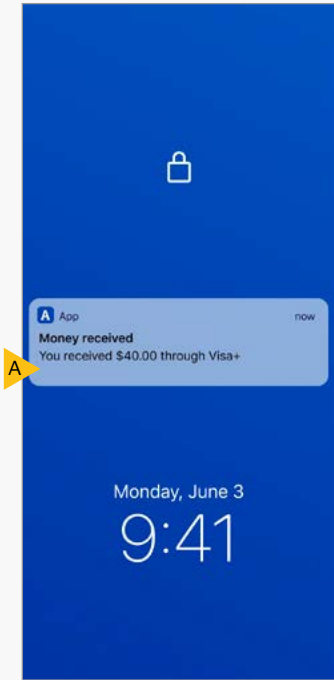
Visa+ P2P Recipient Notification

Recipients of the Visa+ fund transfer can receive push notifications to their mobile device, as well as via email.

Recipient Push Notification

Notify the recipient of funds received through Visa+ through push notifications

A: Keep language concise and human. Choose a conversational approach: "You received \$40 through Visa+."

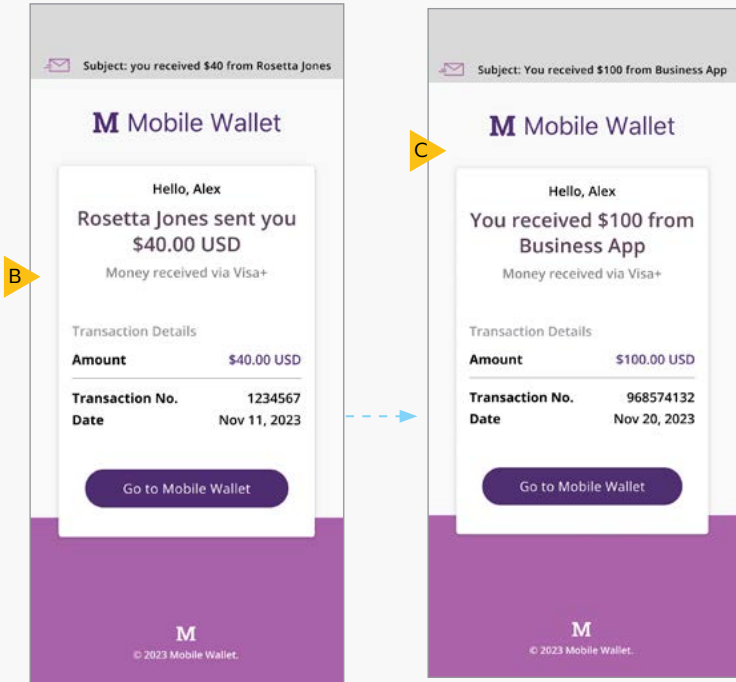


Recipient’s App Notification

Recipient Email Notification

Notify the recipient by email of funds received

B: Provide details on the transactions i.e., sender, amount, date, and transaction ID or reference number.
C: Indicate in email notification through copy when payments are made from business platforms.



Recipient’s Email Notification
from wallet user

Email Notification of payment from
business platform

User Scenarios

Visa+

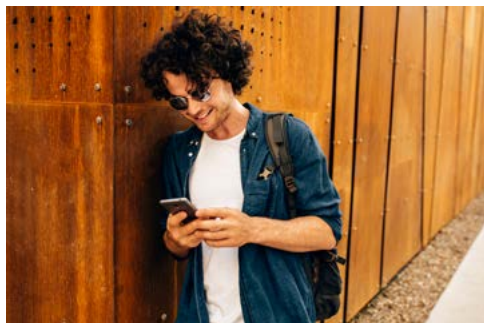
P2P Mobile Interface

**Merchant Payouts
Mobile Interface**

Web User Interface

Visa+ Profile View & Payname Management

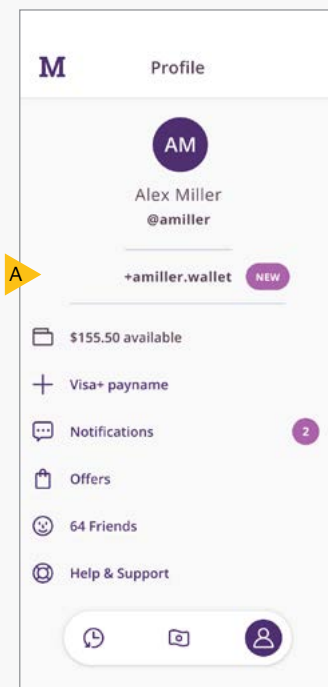
Users can view, edit and manage their Visa+ payname.



Profile User Experience

Give users the ability to recall their new Visa+ payname.

A: Users should be able to navigate to their Profile or app main menu and view their new Visa+ payname or copy for sharing. This should be displayed next to their proprietary app ID to contrast and avoid confusion.



Profile View or App Main Menu

Visa+ Payname Management

Provide a management page for users to not only recall their Visa+ payname but also to access options for editing or deactivating their Visa+ payname.

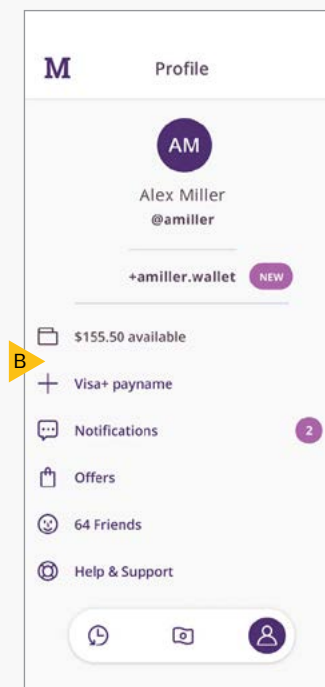
B: Users should have a link at their Profile page or app main menu to access and manage their Visa+ payname.

C: The Visa+ payname management page should display their unique Visa+ pay name with an option to easily copy or delete it.

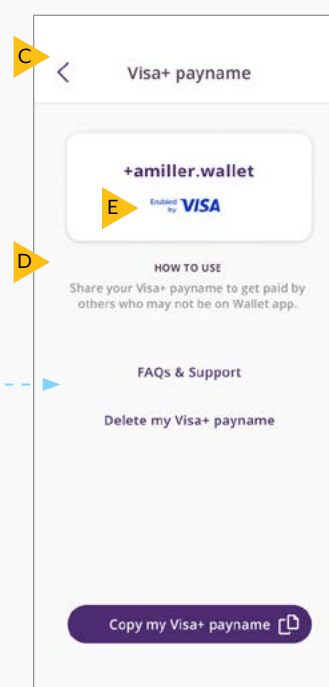
D: Include helpful resources e.g., FAQs, etc.

E: Display Visa endorsement language such as "Enabled by Visa" or other legally approved endorsement language messages.

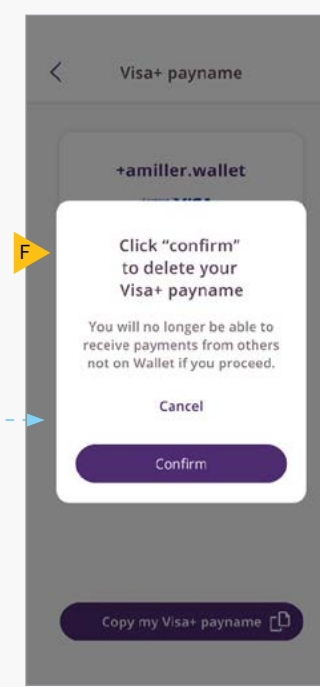
F: Provide a confirmation dialog when users opt out of Visa+ with a warning of the implications of deleting their Visa+ payname.



Profile View or App Main Menu



Visa+ payname Management Page



Deactivation Confirmation

User Scenarios

Visa+

P2P Mobile Interface

Merchant Payouts
Mobile Interface

Web User Interface

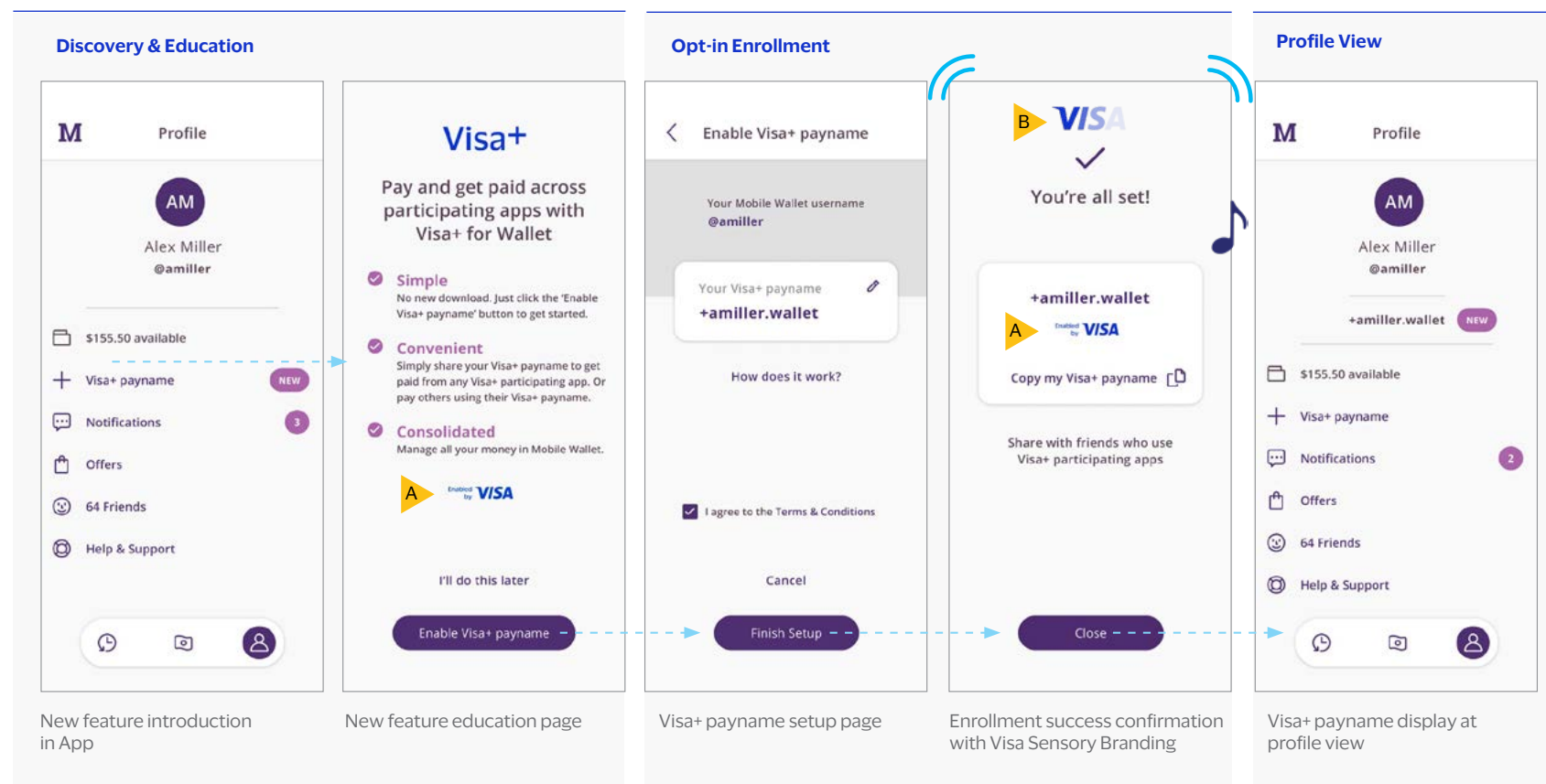
Visa+ B2C Enrollment Flow

Similarly to the Visa P2P Enrollment flow, for B2C, users are introduced to Visa+ in app, and can setup their payname, receive an enrollment confirmation and review their account.

Users first enroll for the Visa+ service in a participating digital wallet. Users need to complete this step prior to setting up their Visa+ payname to receive payouts from participating merchants.

A: Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages.

B: The Visa Sensory Branding animation, sound, and haptic vibration must be integrated (when supported) into this portion of the user experience.



User Scenarios

Visa+

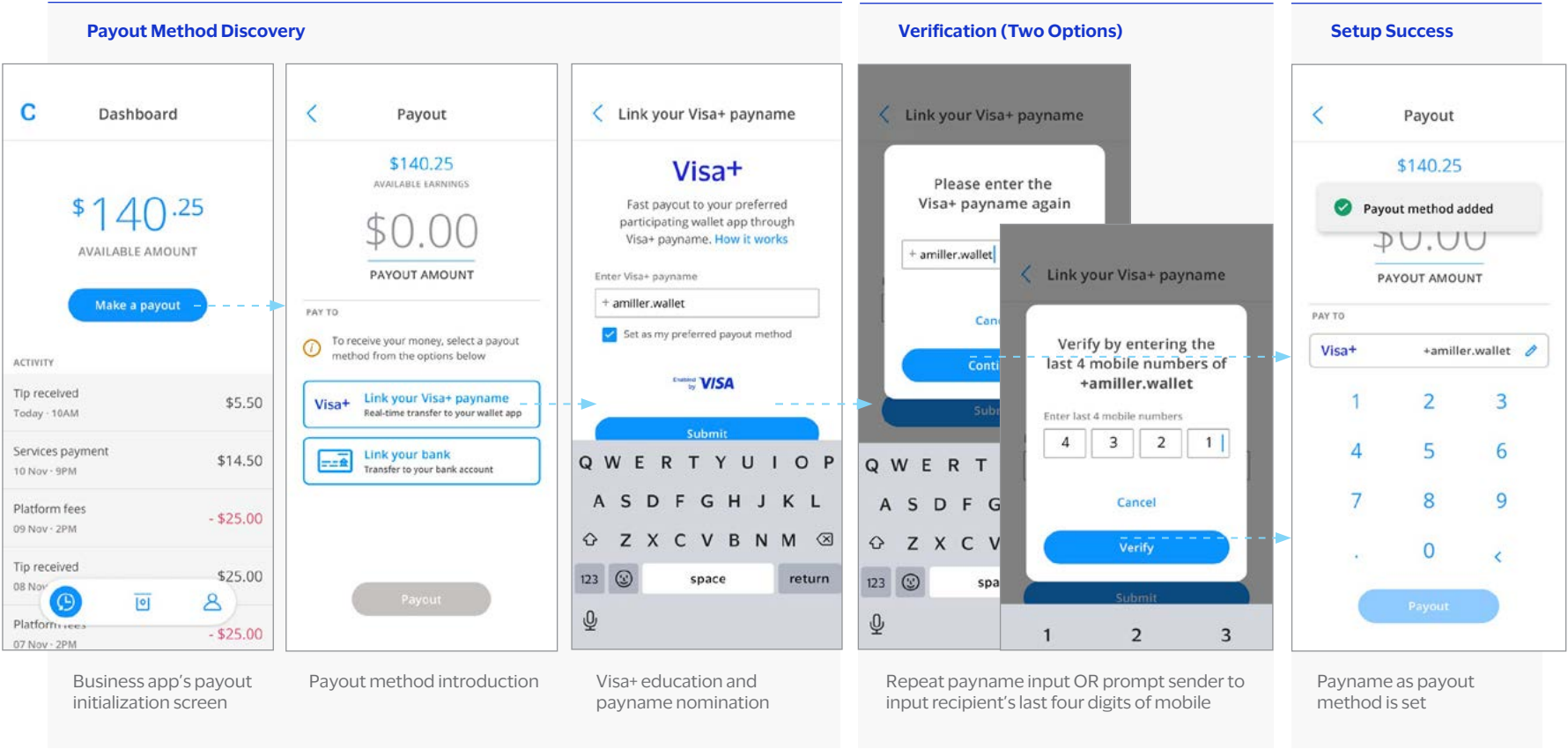
P2P Mobile Interface

Merchant Payouts Mobile Interface

Web User Interface

Visa+ B2C Payout Setup Flow

A business can view their payout initialization and the option to use Visa+. For payout verification, the user can enter the Visa+ payname a second time, or verify the last 4 digits of the phone number associated with the recipient's account.



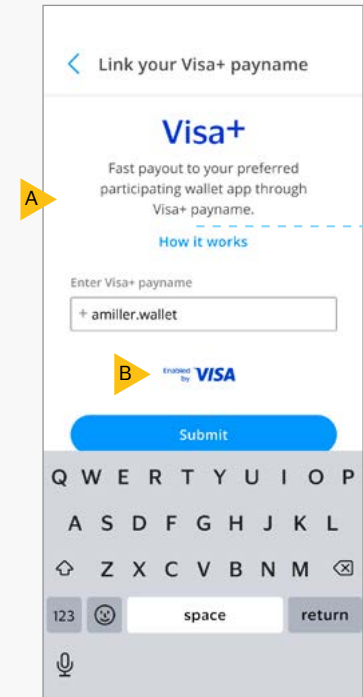


Visa+ B2C Payout Method Discovery & Education

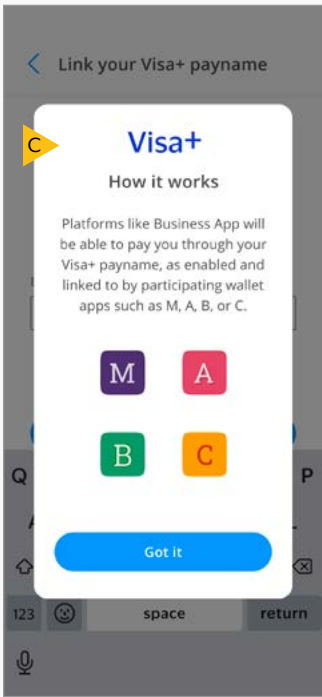
Users can explore how Visa+ operates and the value it provides.

Education Page

- A: Provide a link for users to learn more about the Visa+ service and add their Visa+ payname as a payout method, or as discovery touchpoint for new users.
 - B: Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages.
 - C: Highlight the value proposition to ensure comprehension. This can be done by emboldening the text, including the identifiable logos or app icons of participating wallets (mock names and app icons illustrated), or other supportive design elements.
- Use the verbiage provided here to describe the full benefits of Visa+.*



Education Touchpoint



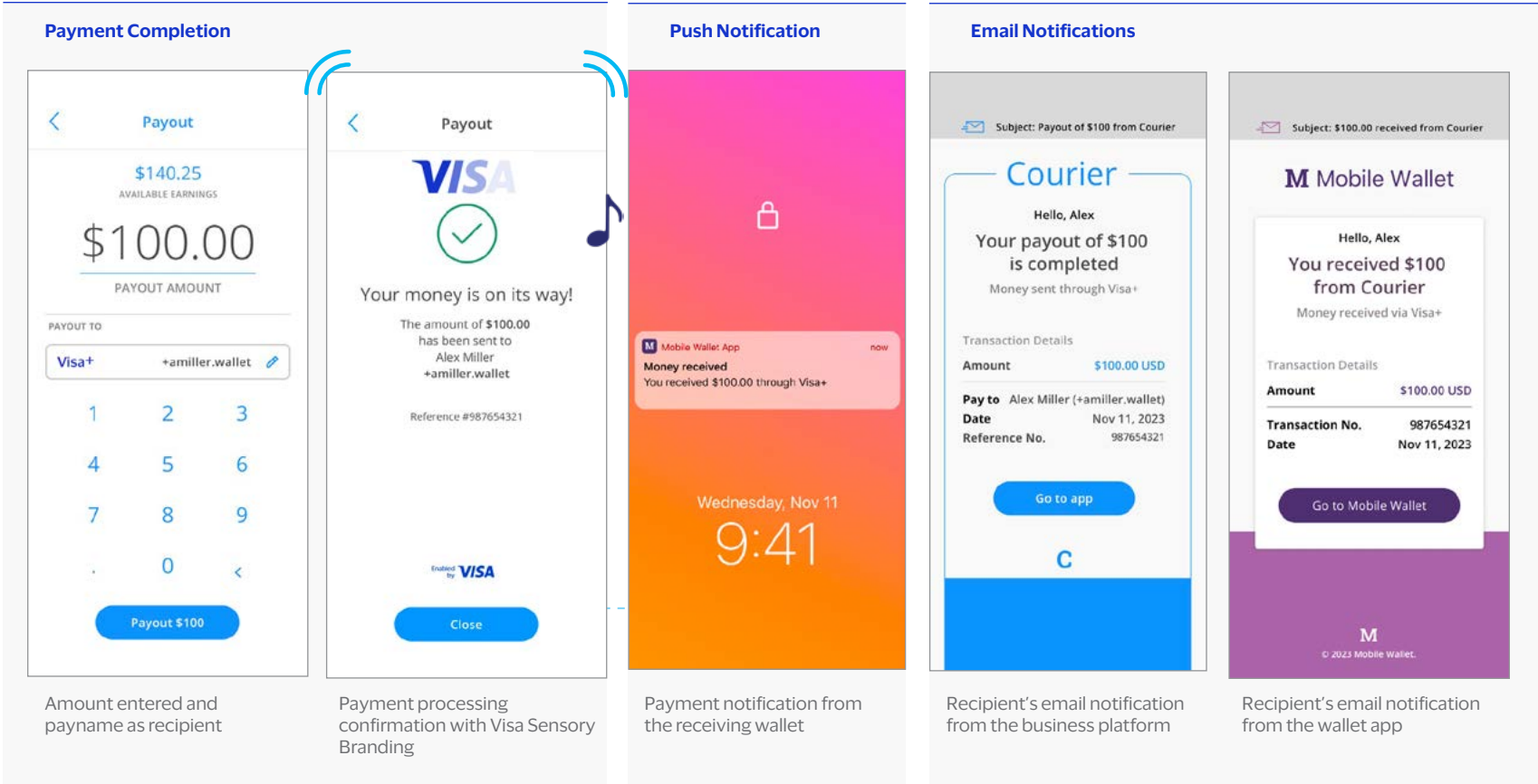
Concise education pop-up

User Scenarios
Visa+
P2P Mobile Interface
**Merchant Payouts
Mobile Interface**
Web User Interface



B2C Payout to Visa+ Flow

The user can enter and send funds that recipients will receive a push notification or email for once the funds are sent.



User Scenarios
Visa+
P2P Mobile Interface
Merchant Payouts
Mobile Interface
Web User Interface

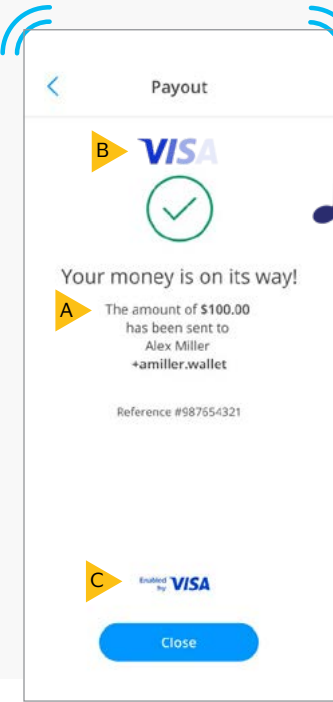


Visa+ B2C Payout Processing Confirmation & Flow Options

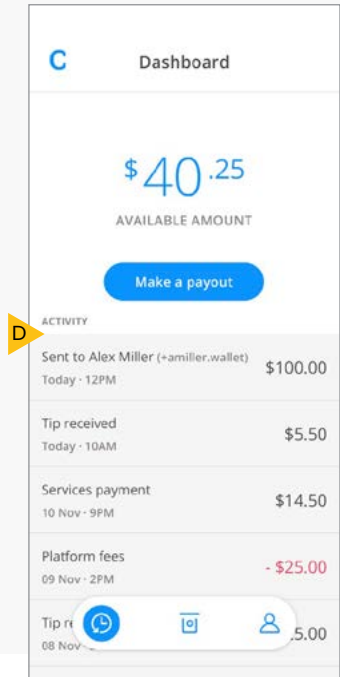
There are various confirmation touch-points for a Visa+ user, which include a confirmation moment once the funds are sent, as well as a historical account of the activity associated with their payname. Users can also automate or schedule payments to paynames.

Confirmation Touchpoints

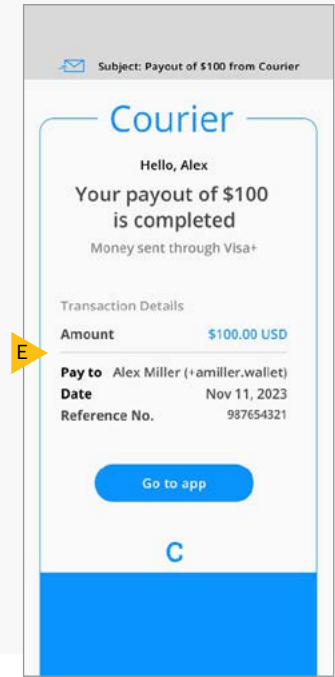
- A: Display the recipient’s payname, first name, and last name in the payout success page for users to have visual confirmation of the transaction.
- B: The Visa Sensory Branding animation, sound, and haptic vibration must be integrated (when supported) into this portion of the user experience.
- C: Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages.
- D: The transaction activity entry and related details page is another opportunity to present confirmation of payout to the payname.
- E: Finally, in the related email notification, again include the payname user’s first and last name in the related payout summary.



Payout Success Confirmation with Visa Sensory Branding



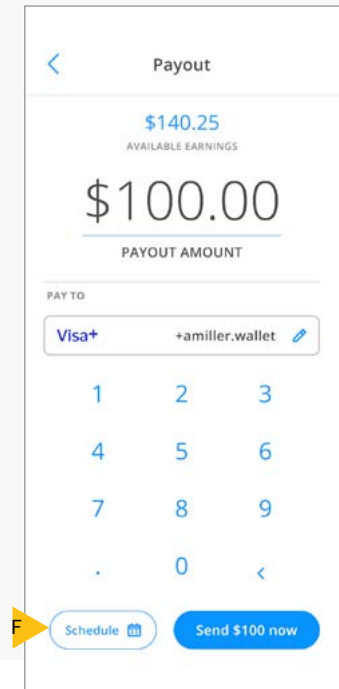
Transaction Activity Confirmation



Email Confirmation

Scheduled Payments

- F: Include a scheduled payment or automated payout option to a Visa+ payname, in line with what users have come to expect from commerce platform accounts for added convenience.



Option for scheduled payments

User Scenarios
Visa+
P2P Mobile Interface
Merchant Payouts
Mobile Interface
Web User Interface



Visa+ Addendum: Illustrative Web User Interfaces

For web user interfaces, users can view their profile and activity as well as learn more about Visa+.

Discovery – Profile or Account View

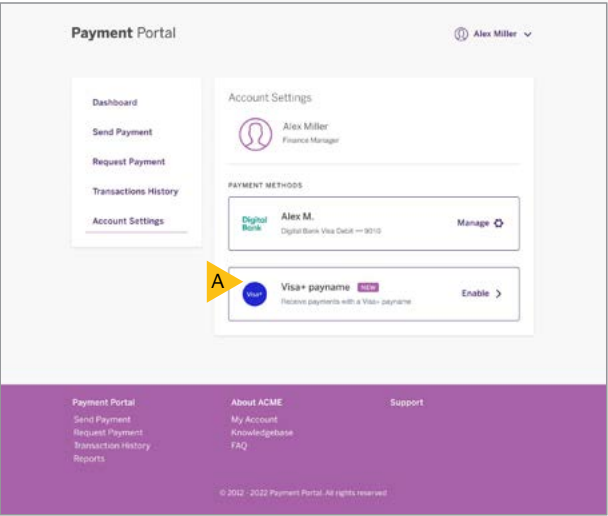
A: Provide a new feature touchpoint in the profile or account view that prompts users to enable Visa+, as well as a permanent menu option for managing their Visa+ payname.
Users should also be able to enroll in the new service from their Profile or Account View page

Discovery – New Feature Introduction

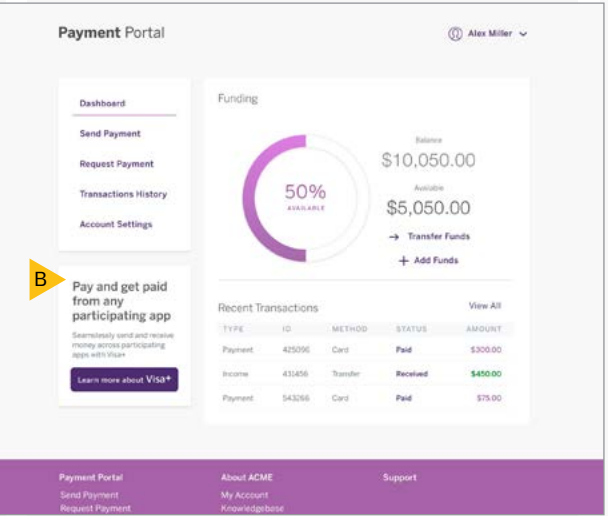
B: Announce the new feature with an interstitial or tooltip on the Activity page or other relevant touchpoint. Provide a concise but compelling value proposition with a link to a fuller education page

Education – Education Page

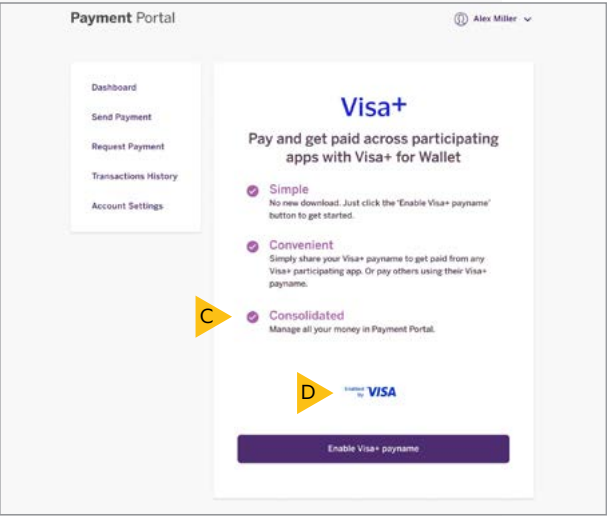
C: Highlight the value proposition to ensure comprehension and encourage enrollment. This can be done by emboldening the text or adding supportive design elements.
Use the verbiage provided here to describe the full benefits of Visa+.
D: Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages.



Profile or Account View



Dashboard or Activity View



Education Page



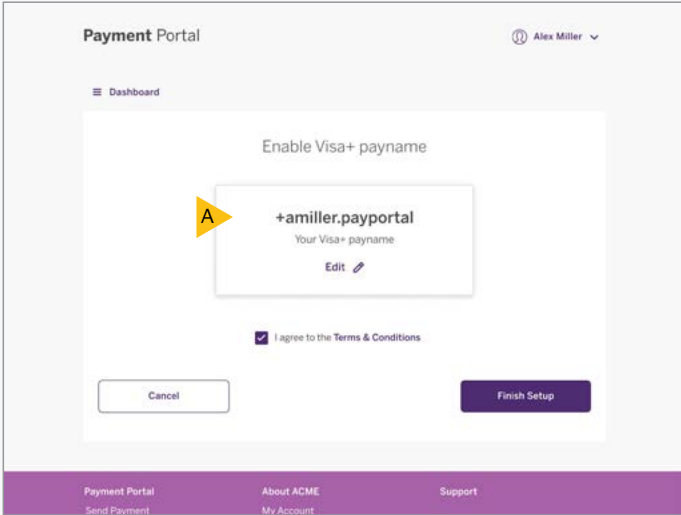
Visa+ Addendum: Illustrative Web User Interfaces

Visa+ users can enroll and receive confirmation that their account was created successfully.

Enrollment

The enrollment process should be simple and straightforward. Ease of use should match the expectations set by the Discovery & Education steps.

A: Highlight the Visa+ payname to convey the creation of a new payment credential.

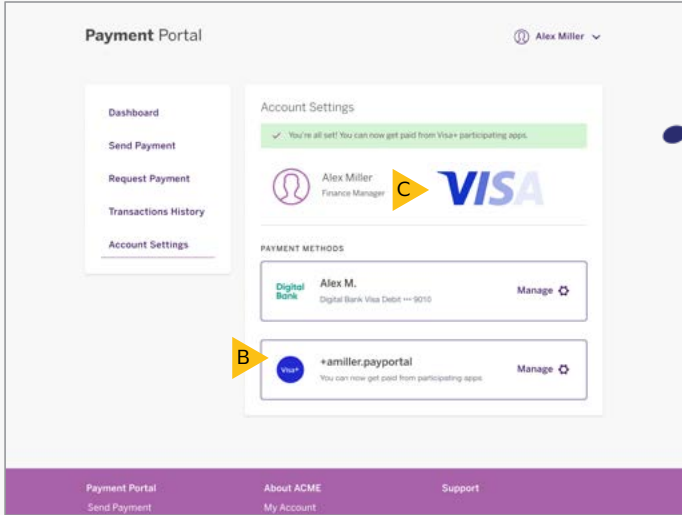


Enrollment Page

Enrollment Success Confirmation

After successful enrollment, next steps should be clearly presented to the user.

B: Display the user's newly enabled Visa+ payname.
C: The Visa Sensory Branding animation, sound, and haptic vibration must be integrated (when supported) into this portion of the user experience.



Enrollment Success Page

User Scenarios
Visa+
P2P Mobile Interface
Merchant Payouts
Mobile Interface
Web User Interface



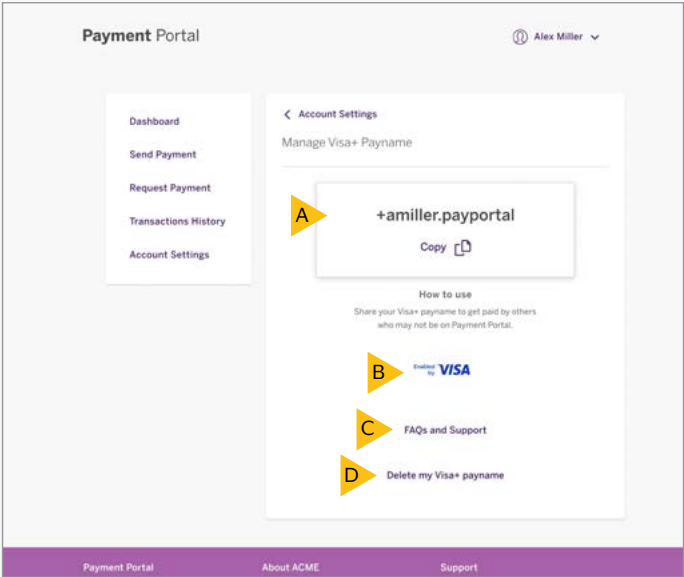
Visa+ Addendum: Illustrative Web User Interfaces

Users can edit, manage and delete their payname for Visa+.

Visa+ Payname Management

Enable payname management when user select the 'Manage' option for Visa+ at the Account Settings page.

- A: The Visa+ payname management page should display their unique Visa+ payname with an option to easily copy or delete it.
B: Display Visa endorsement language such as "Enabled by Visa" or other legally approved endorsement language messages.
C: Include a link for helpful resources e.g., FAQs, etc.
D: Provide a confirmation dialog when users opt out of Visa+ with a warning of the implications of deleting their Visa+ payname.

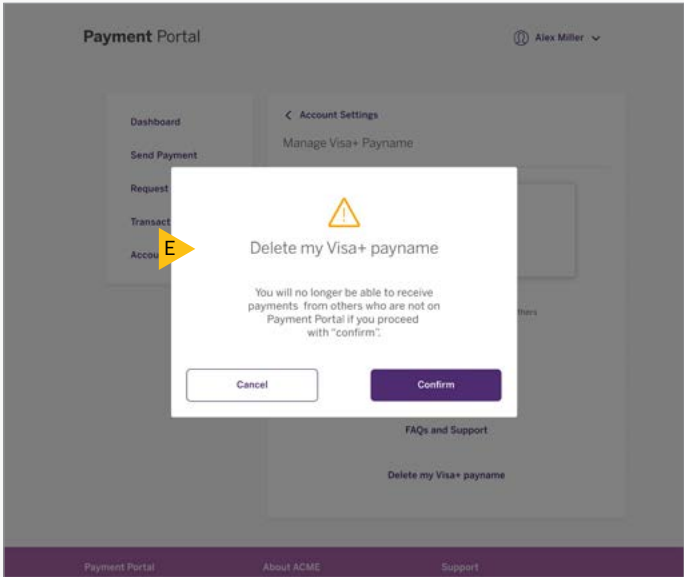


Payname Management

Visa+ Payname Deletion

Selecting "Delete my Visa+ payname" will remove the capability to receive payments to the platform through the payname.

- E: Confirm that user intends to delete their Visa+ payname, and minimize the risk of accidental deletes through a confirmation dialog.



Deletion Confirmation Window

User Scenarios

Visa+

P2P Mobile Interface

Merchant Payouts
Mobile Interface

Web User Interface

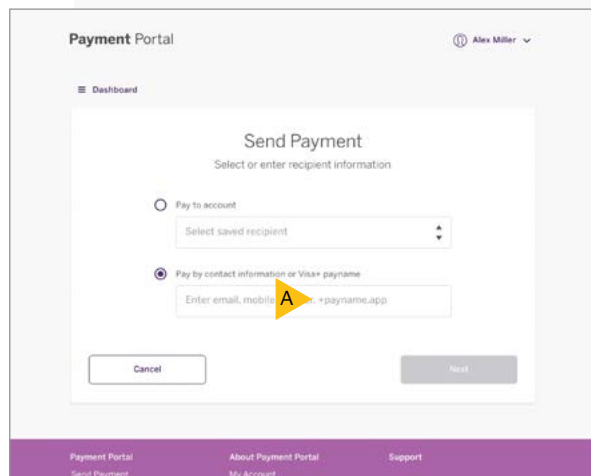
Visa+ Addendum: Illustrative Web User Interfaces

When users send money via a web interface for Visa+, they can review the verification of the recipient and receive a payment success confirmation moment.

Payment Flow - Embedded Sender Experience

Sending money to a Visa+ payname should be simple, easy and intuitive.

A: Include the Visa+ payname format as an option in the "To:" field

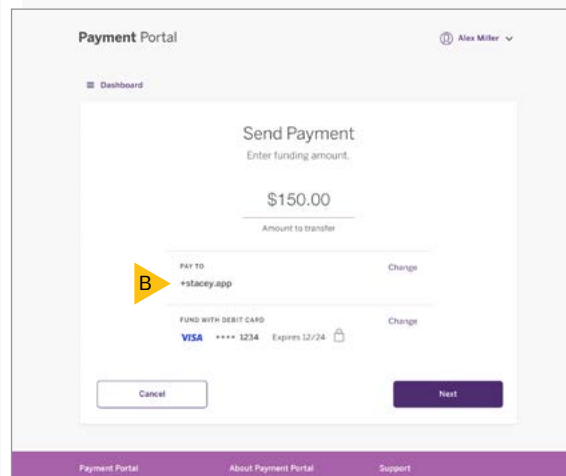


Default Send Money View

Payment Details Review Review Payment Details

Let users review or change recipient information prior to completion of payment.

B: Include the relevant details of the fund transfer on the payment review page such as the amount and the recipient Visa+ payname.

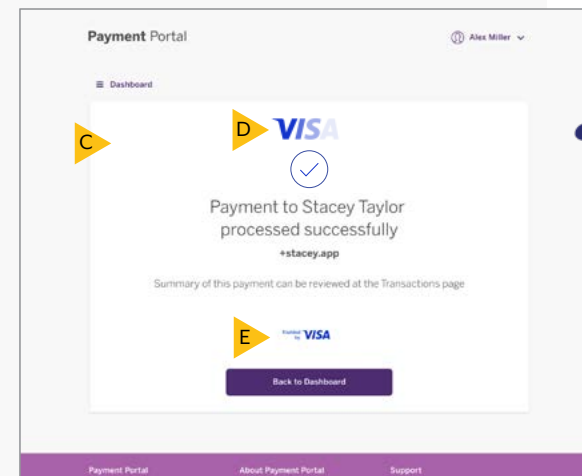


Recipient Verification

Payment Confirmation Payment Success Confirmation

To indicate the completion of the fund transfer, include onscreen visual confirmation.

C: Include the relevant details of the fund transfer on the confirmation page such as the amount and the recipient Visa+ payname.
D: The Visa Sensory Branding animation, sound, and haptic vibration must be integrated (when supported) into this portion of the user experience.
E: Display Visa endorsement language such as "Enabled by Visa" or other legally approved endorsement language messages.



Payment Success Confirmation

IoT

As a leader in payment technology, Visa is always developing new payment experiences that fit seamlessly into consumer's evolving lifestyles. The Internet of Things is a rapidly expanding ecosystem, and with consumer's expectations for seamless payment experiences growing with every new innovation, Visa looks to deliver at every opportunity.



Connected Car

Voice Activated Devices

Smart Home

Connected Car

For the growing number of consumers who practically live in their cars, it's clear that seamless in-vehicle payment experiences are just around the corner. That is why we look to create and deploy new in-car payment experiences that effortlessly fit into the consumer's mobile lifestyles – an appropriate destination for the industry's leading payment technology innovator.

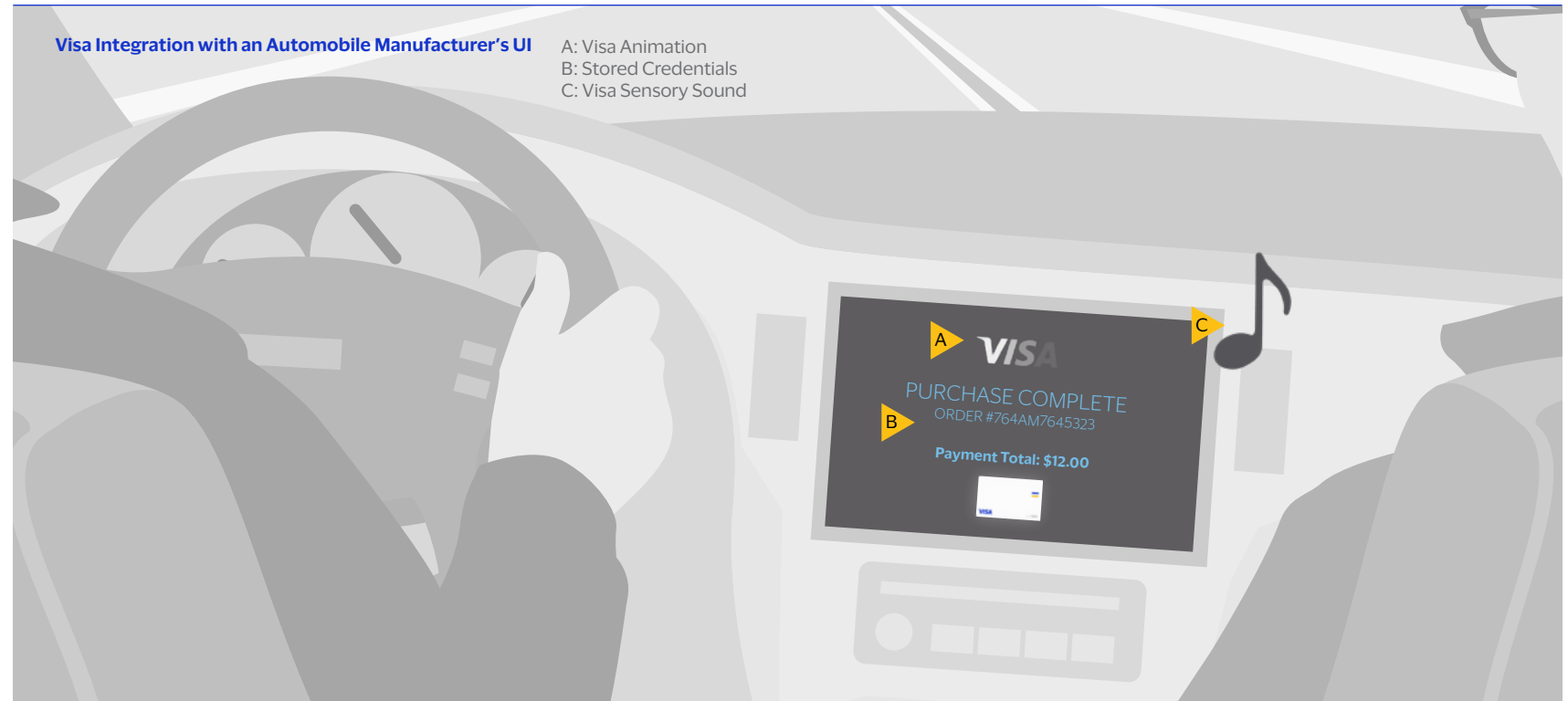
Whether it's a graphic in-dash UI, voice commands, or biometric support integrated into the vehicle, our goal is to put consumer's in the driver's seat with in-vehicle payment options wherever the road may lead.

Required:

- To the extent that the technology and integration with the automobile manufacturer's UI allows, the Visa Brand Mark and user credentials must be shown during payment transactions.
- When supported, Visa sensory animation should be shown in the dashboard or in some other visible place, in addition to an audible sensory sound when transactions are approved.

Visa Integration with an Automobile Manufacturer's UI

A: Visa Animation
B: Stored Credentials
C: Visa Sensory Sound

**Clear Messaging**

To help consumers keep their attention on the road, transaction messaging should be clear and simple, easy to read and easy to understand at a glance.

Coffee Shop
4 Large Coffees
Total: \$12.00
12 points added to your Visa Rewards

Connected Car

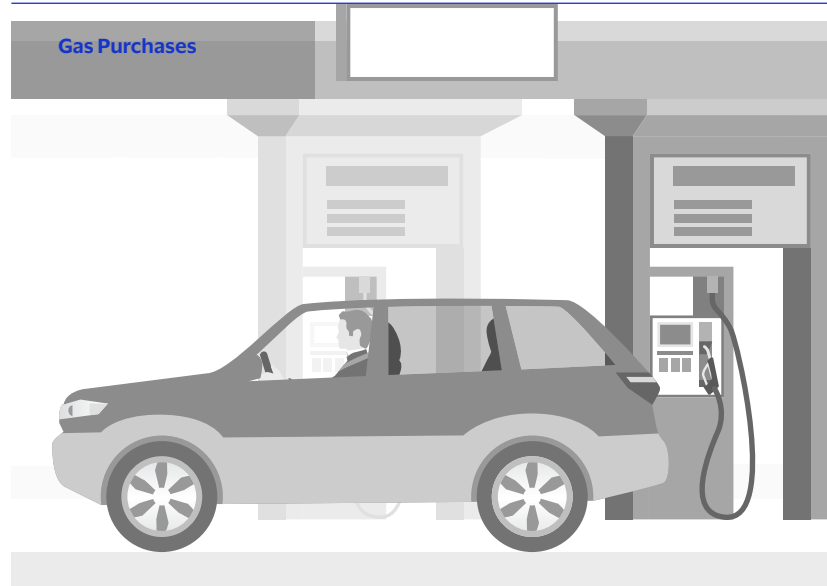
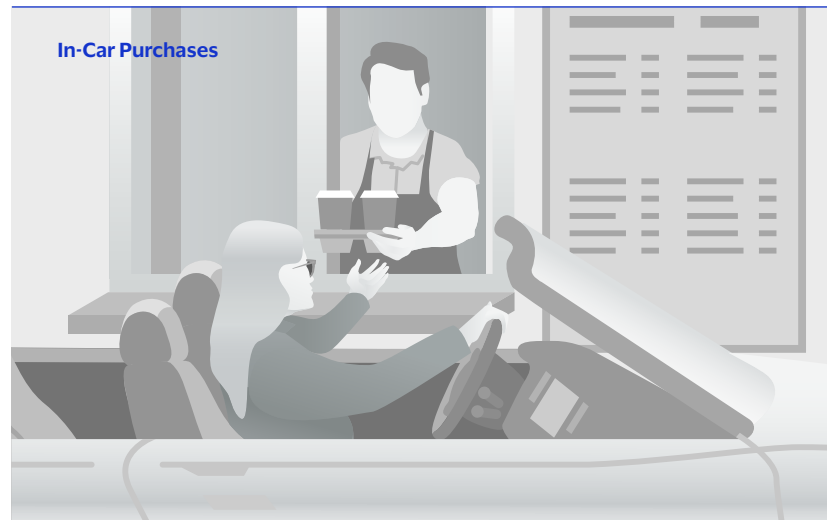
Voice Activated Devices

Smart Home

Connected Car

The User Experience:

While user experiences may vary, and as technology allows, all consumers should enjoy a satisfying payment experience that seamlessly integrates into their vehicle's onboard UI. From fuel purchases to parking meters to late-night drive-thrus, Visa branding must always be made clear using Visa sensory animation and sound for every Connected Car payment transaction.

**Gas Purchases****In-Car Purchases****Toll Booths and Parking**

Connected Car

Voice Activated Devices

Smart Home

Voice Activated Devices

As voice activated devices become an integral part of people's lives, so does the convenience of the touchless payment experience, making it easy for consumers to make purchases in less time and with fewer barriers. With a simple command, consumers can purchase new items, reorder items from their order history, renew subscriptions, pay bills, make donations, and more.

Visa brands these experiences with the use of clear, conversational language and audible payment confirmations in every instance.

Required:

- To keep purchases fast, easy, and secure, Visa user credentials must be clear during every payment transaction, using the last 4 digits of the Visa card or a "nickname" that the user has previously assigned to a specific card.
- Final prices, taxes, and other costs must be clearly communicated.
- A Visa audible sensory sound must play once a transaction is approved.

Considerations:

On some brands of voice-activated control hubs, lights may be available to create a visual confirmation.

Voice Activated Purchase Example

A: Clear audible purchase details for the entire transaction
B: Visa User Credentials
C: Visa Sensory Sound on purchase approval



Visual Confirmation Example

If the technology allows, a visible light can be shown in addition to the audible Visa sound once the transaction has been approved.



Connected Car

Voice Activated Devices

Smart Home

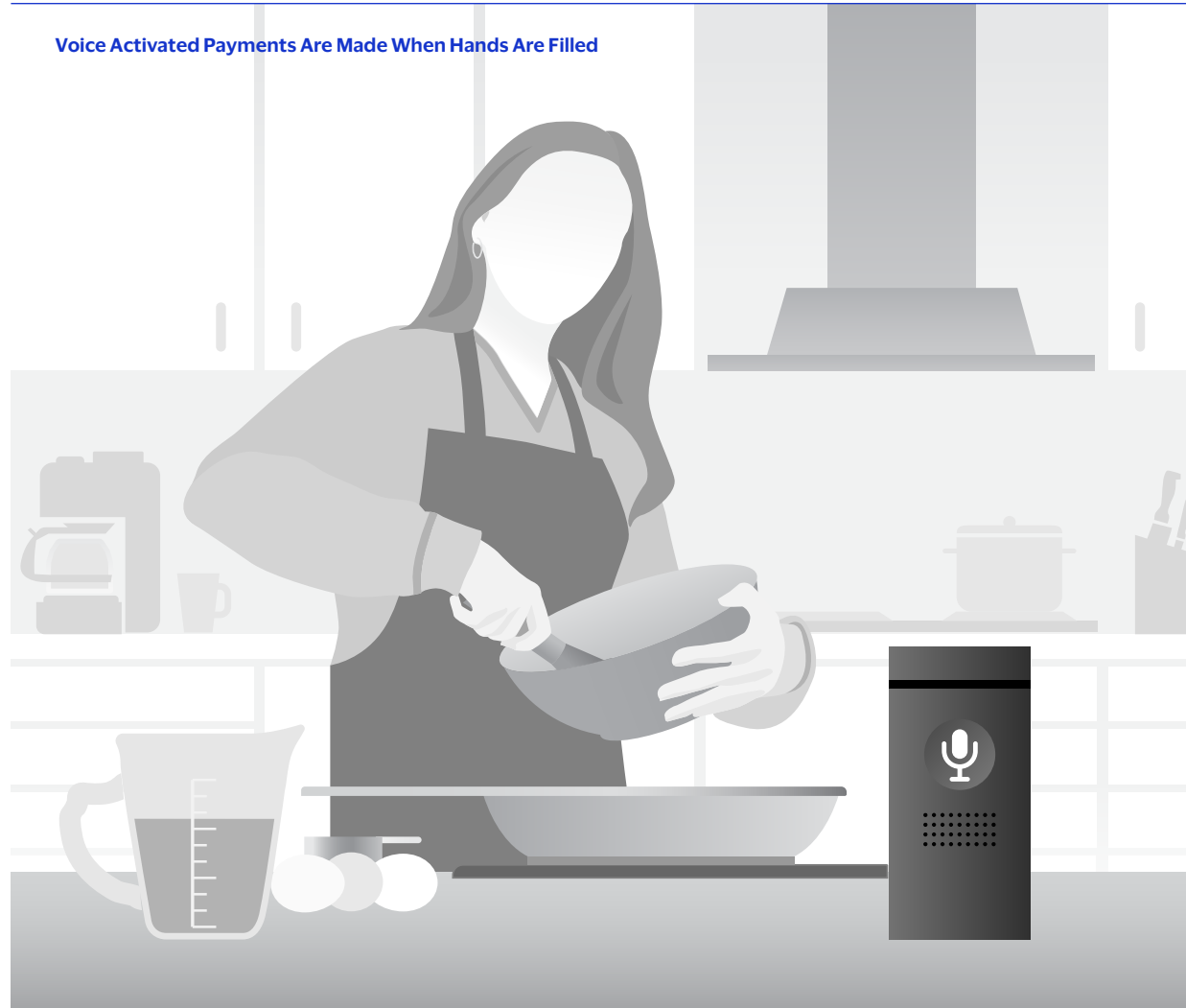
Voice Activated Devices

The User Experience:

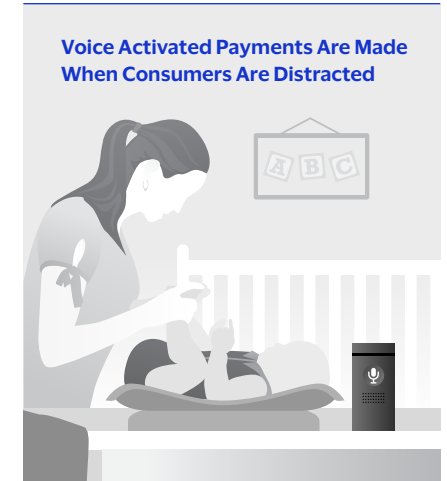
Voice activated devices are quickly becoming a popular way to make purchases in the home and are used most often when consumers are multitasking – preparing a meal or watching television. Consumers expect all transaction details to be clear, purchases to be quick, and the process of completing a transaction to be seamless.



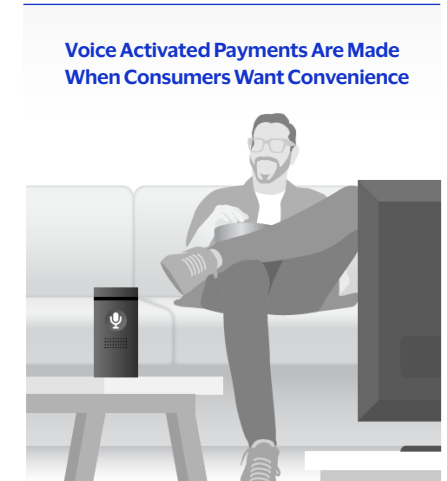
Voice Activated Payments Are Made When Hands Are Filled



Voice Activated Payments Are Made When Consumers Are Distracted



Voice Activated Payments Are Made When Consumers Want Convenience



Smart Home

Smart home payments give consumers an opportunity to securely make payments on an ever-growing array of devices that don't require the traditional card and terminal. As internet-enabled home appliances and devices become more popular, virtually any of them could provide consumers with a convenient Visa payment experience.

Required:

- Visa branding must be clear and consistent across all appliances and devices throughout the home, including an audible Visa sensory sound played once a transaction is approved.
- Visa Credentials must also be made clear so consumers can recognize the card account being used for each transaction.
- When supported, Visa sensory animation must be shown on the display. If no display is available, the voice activation devices requirements apply. Refer to page 9 of this document for additional details.
- If applicable, smart home appliances and devices that have an accompanying app must include Visa branding within the app wherever appropriate.

Considerations:

If the appliance or device allows, the Visa haptic vibration must also be included to signal a payment transaction has taken place.

Visa Branding on Smart Home Appliances and Devices

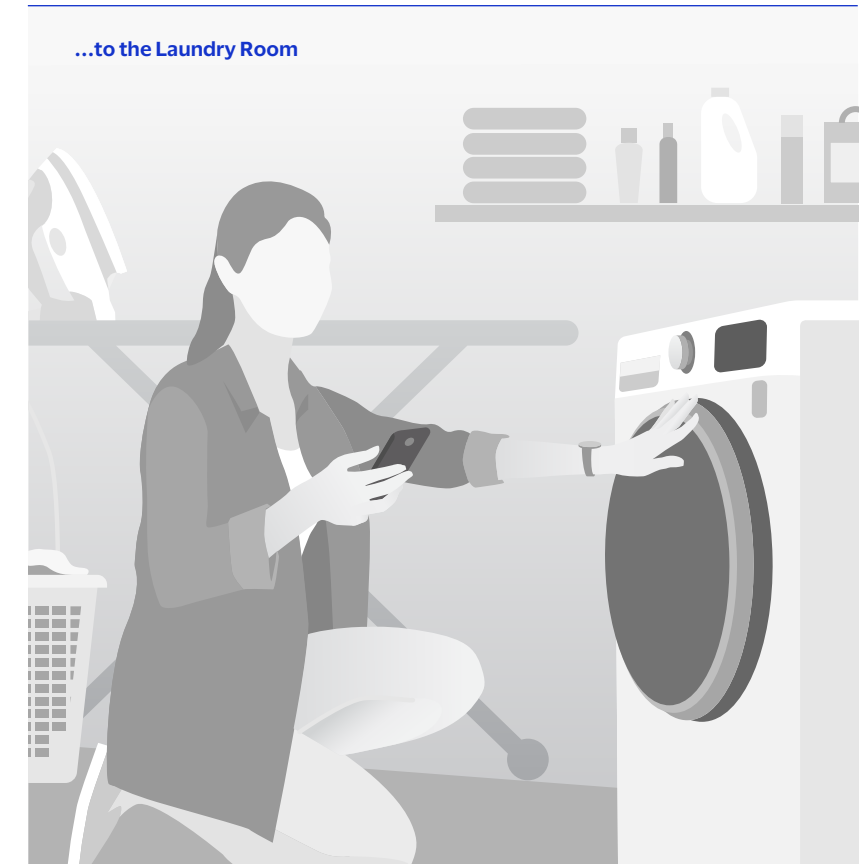
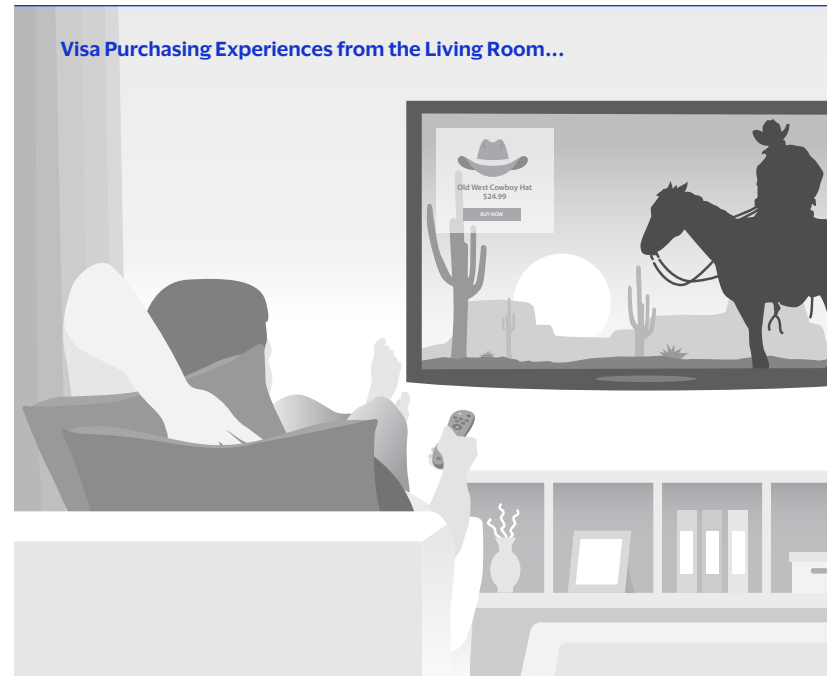


Connected Car
Voice Activated Devices
Smart Home

Smart Home

The User Experience:

Consumers have come to expect the same simplicity and ease of use from their smart home appliances as they've grown accustomed to on their smartphones. Innovations within payment environments have expanded the reach of digital payments to virtually anywhere in the home, increasing consumer expectations for secure, seamless purchasing experiences that are a convenient and welcome addition in the heart of where they live.



Urban Mobility Payments

Even as people are on their way to where they want to be, the Visa brand can empower them with a quick and intuitive payment experience to keep them moving forward.

Urban Mobility Payments

Mass Transit Payment has to be easy to recognize and unencumbered. It must enable fast, frictionless, and flawless payments for millions of consumers.

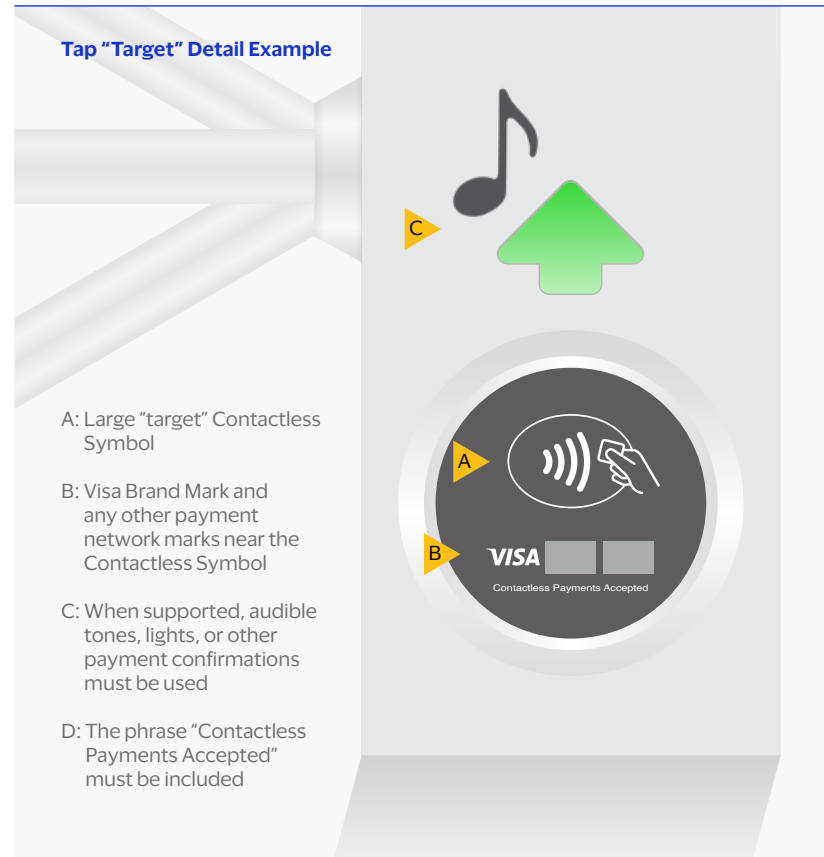
Required:

- To provide users a clear visual tap “target,” Contactless Symbol must be the largest logo on the payment reader.
- Visa Brand Mark and any other marks must appear near the Contactless Symbol on the payment reader. Be sure to follow the guidelines for use of the Visa Brand Mark with other acceptance marks.
- When supported by the payment reader’s technology, Visa Sensory Sound must be played to confirm a Visa transaction. Refer to the Visa Digital Brand Guidelines for more details.

Considerations:

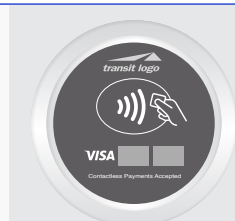
Other quick and unmistakable payment confirmations as people move through the contactless payment point may also be considered. Examples may include gates opening, turnstiles unlocking, or a green confirmation light.

Tap “Target” Detail Example



Co-Branded Example

When creating co-branded units, logos may be incorporated but they must not be shown larger than the “target” Contactless Symbol.

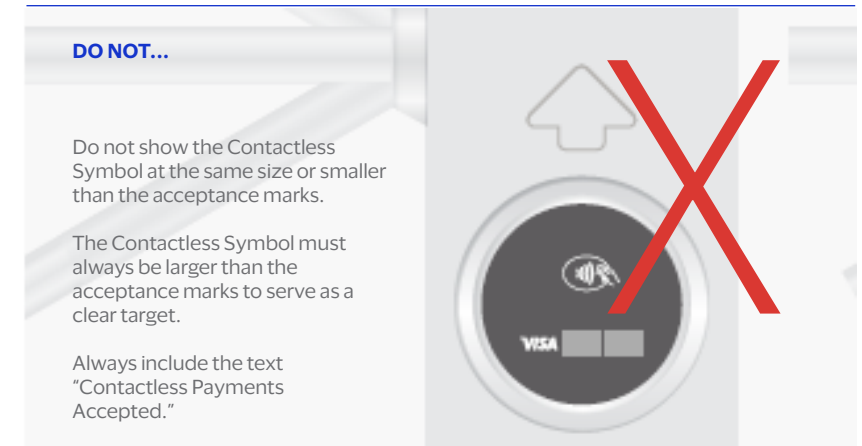


DO NOT...

Do not show the Contactless Symbol at the same size or smaller than the acceptance marks.

The Contactless Symbol must always be larger than the acceptance marks to serve as a clear target.

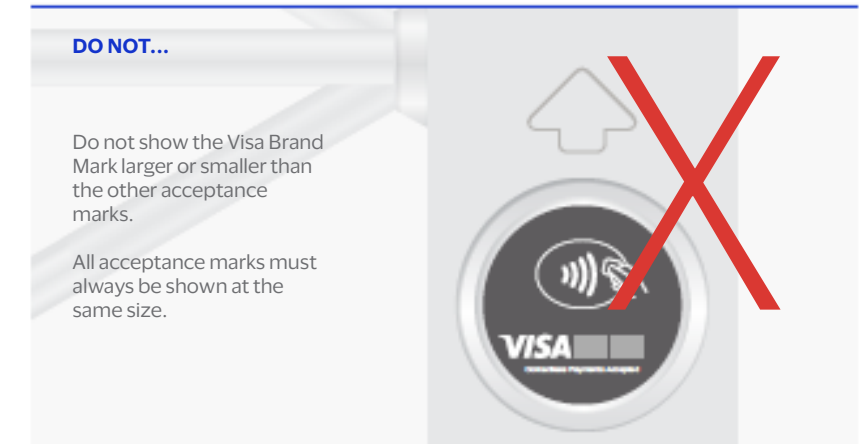
Always include the text “Contactless Payments Accepted.”



DO NOT...

Do not show the Visa Brand Mark larger or smaller than the other acceptance marks.

All acceptance marks must always be shown at the same size.



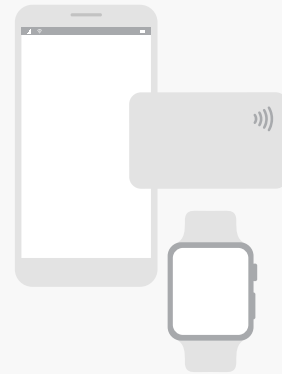
Urban Mobility Payments

The User Experience:

The Urban Mobility user expects a quick and seamless process that makes paying convenient, fast, and clear. When a card, mobile or wearable device taps on the terminal, payment confirmation comes as a satisfying tone, light, and other mechanical means such as the turnstile / gate opening.



Make Contactless Payments with any Visa credit, debit, or prepaid card with the Contactless Indicator icon or any mobile / wearable device with NFC payment capability enabled.



Contactless Payments in Urban Mobility Use:

D: A card, mobile or wearable device taps the “target” of the payment reader displaying the Contactless Symbol.
E: Payment is confirmed when a light turns on, a tone is played, and the turnstile doors open.



Common Contactless Payment Points:



[mPOS](#)[Visa Tap to Phone](#)[Unattended Retail](#)

Digital Points of Sale

The retail landscape keeps changing and consumers expect their payment options to keep up. The Visa brand provides a fast, simple payment experience, enabling consumers to pay on the go – without checkout slowing them down.

mPOS

Visa Tap to Phone

Unattended Retail

mPOS

Mobile point of sale systems (mPOS) are ideal for businesses that require mobility, flexibility, and security when it comes to accepting payments. Using a tablet, smartphone, or other handheld device, mPOS systems can help any business take advantage of the latest web-based features, provide additional convenience for their customers, and allow them to accept payments in mobile locations like pop-up stores, food trucks, trade shows, sidewalk sales, and even in consumers' own homes.

Required:

- For Visa Ready mPOS solutions, the Contactless Symbol, Visa Brand Mark, and other applicable network acceptance marks must appear during the awaiting payment period (if possible) on the seller's mobile device.
- The Contactless Symbol must always be prominent and larger than the network acceptance marks and all included network acceptance marks must be similar in size.
- To confirm a Visa transaction, Visa sensory animation, sound, and haptic vibration must be played on the seller's device (when supported).
- POS signage must be displayed with Visa Brand Mark and other network acceptance marks of similar size, Contactless Indicator, and "Contactless payments only accepted" or similar language.

Visa Sensory mPOS Branding**Awaiting Payment Display**

The awaiting payment display on the seller's mPOS device screen must include the Contactless Symbol, Visa Brand Mark, and other network acceptance marks of a similar size.

**Example: Payment Acceptance POS Signage**

When a seller offers mPOS checkout, POS signage with Visa Brand Mark and other network acceptance marks, Contactless Indicator, and "Contactless payments only accepted" or similar language must be displayed.



mPOS

The User Experience:

mPOS solutions give consumers a fast and convenient way to make purchases just about anywhere and at any time. Swiping, tapping, or dipping their card on the seller's device initiates a quick and convenient payment transaction that ends with the Visa sensory animation, sound, and haptic vibration (where technology allows). These branding elements must be included to provide confidence and ensure consumers that the transaction was secure even in non-traditional retail environments.



mPOS Card Readers

Accessories that work seamlessly with mPOS applications allow customers to tap, swipe, or dip their Visa card to make a sale. Wherever applicable, appropriate Visa Sensory Branding must be applied.



mPOS Payment in Use

D: Consumers swipe, tap, or dip their card into the seller's mPOS device.

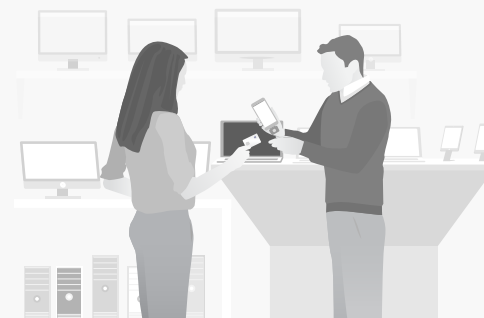


E: When payment is authorized, the Visa sensory animation, sound and haptic vibration are played (where technology allows).



Examples of Common Contactless Payment Points

Consumers know mPOS payments may be made at any physical seller location where contactless payment acceptance POS signage appears – ie, mobile businesses, consumer homes, convention booths, pop-ups, or sellers without traditional checkout counters.



mPOS

Visa Tap to Phone

Unattended Retail

Visa Tap to Phone

With Tap to Phone, select mobile devices can act as a contactless POS terminal for sellers, without the need for additional hardware. Whether consumers use a contactless card, smartphone, or wearable device, Tap to Phone provides sellers the flexibility of mobile contactless payment acceptance.

Required:

- The Contactless Symbol, Visa Brand Mark, and other applicable network acceptance marks must appear during the “awaiting payment” moment of acceptance on the seller’s Tap to Phone device screen.
- The Contactless Symbol must always be prominent and larger than the network acceptance marks. All network acceptance marks must be similar in size.
- Visa sensory animation, sound, and haptic vibration are played on the seller’s device (when supported) to confirm a Visa transaction. Refer to page 9 of this document for details.
- When a seller provides Tap to Phone checkout at a physical location, POS signage must be displayed with Visa Brand Mark and other network acceptance marks of similar size, Contactless Indicator, and “Contactless payments only accepted” or similar language.

Visa Sensory Animation

The Visa sensory animation, sound, and haptic vibration are played on the seller’s device (when supported) to confirm a Visa transaction.

- A: Visa Animation
- B: Visa Sound
- C: Visa Haptic Vibration



Tap to Phone Display

The “awaiting payment” moment of acceptance on the seller’s Tap to Phone device screen is indicated by displaying the Contactless Symbol, Visa Brand Mark, and other network acceptance marks.

Contact Visa for a Tap to Phone Demo App which provides examples of contactless payment screens as well as the required branding.



DO NOT...

Do not use the Contactless Indicator instead of the Contactless Symbol or omit acceptance marks on the Tap to Phone device’s screen.



Example: Payment Acceptance POS Signage

When a seller offers Tap to Phone checkout, POS signage with Visa Brand Mark and other network acceptance marks, Contactless Indicator, and “Contactless payments only accepted” or similar language must be displayed.



mPOS

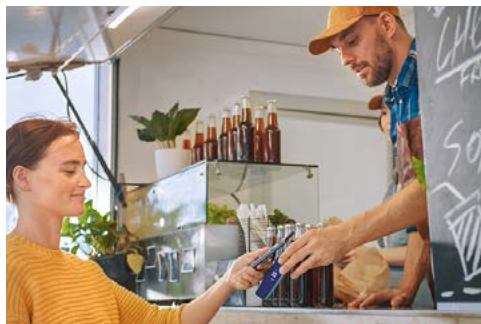
Visa Tap to Phone

Unattended Retail

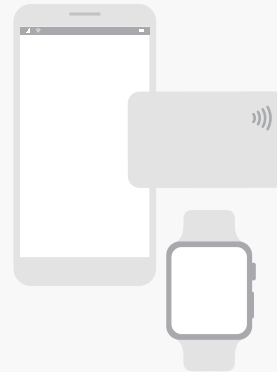
Visa Tap to Phone

The User Experience:

With Tap to Phone, users have a fast, convenient payment method available even when no traditional checkout counter exists. By seeing a clear Contactless Symbol on the seller's screen, users know to tap their card, smartphone or wearable device to the seller's device. The Visa sensory animation, sound, and haptic vibration that follows a transaction indicates payment acceptance and provides clarity and confidence to users when in these non-traditional retail environments.



Make Contactless Payments with credit, debit, or prepaid chip cards with the Contactless Indicator icon or other mobile devices with NFC mobile payment capability enabled.



Contactless Payment in Use

D: Users tap the card, smartphone, or wearable device to the NFC reader's field of the seller's phone device. Note: Location of the NFC reader may be on the front or back of the phone, and will vary by device.



E: When payment is authorized, the Visa sensory animation, sound and haptic vibration are played.



Examples of Common Contactless Payment Points

Tap to Phone checkout can be done at any physical seller location where contactless payment acceptance POS signage appears – ie, mobile businesses, consumer homes, convention booths, pop-ups, or sellers without traditional checkout counters.



Unattended Retail

Internet-enabled kiosks, smart mirrors, and vending machines significantly impact the retail experience and make it more convenient for consumers to make purchases quickly and without the need for an attendant. Clear Visa branding serves to ensure a sense of security and overall satisfaction for the consumer.

Required:

- When consumers pay with Visa at an unattended device, the Visa Brand Mark animation must be displayed and an audible Visa sensory sound must be played to confirm the transaction.
- Not all kiosks or vending machines may have a screen that can display Visa animation. In this case, an audible Visa sensory sound is required to confirm payment transaction.
- If applicable, unattended kiosks and vending machines that work with an accompanying app must include Visa branding within the app wherever appropriate.

Unattended Retail in Action

Visa transactions are displayed and confirmed with clear and consistent Visa branding and sensory elements.



mPOS

Visa Tap to Phone

Unattended Retail

Unattended Retail

The User Experience:

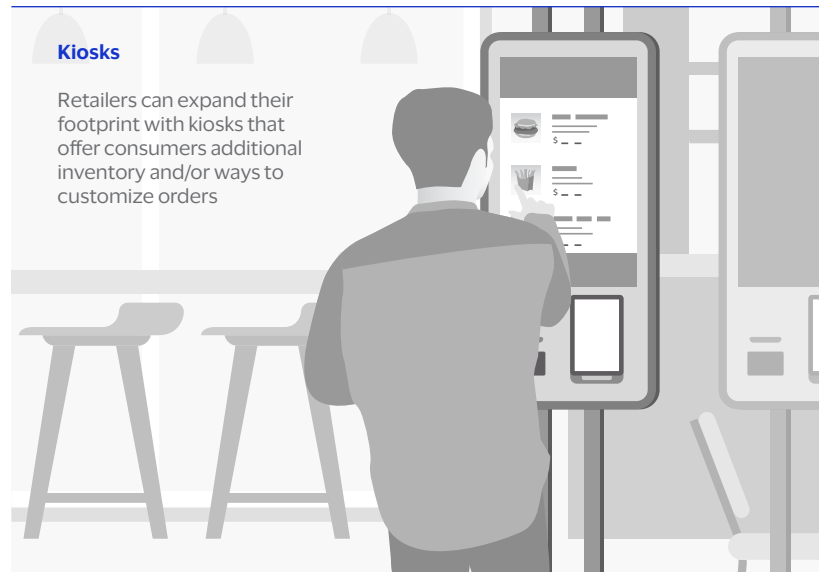
When developing unattended retail displays, apply the Visa branding guidelines to all Visa accounts, transactions, and final confirmations. in all instances, including:

- Kiosks that provide opportunities for consumers to order from an expanded list of inventory options as in small store spaces, and allow customization of orders in busy retail locations like fast food restaurants.
- Kiosks that offer consumers a convenient checkout option at busy locations where they may be in a hurry like in airports or train depots.
- Vending machines that provide customers new opportunities for convenient shopping in public places as well as locations where retail may have previously not been practical like waiting rooms, schools, and more.



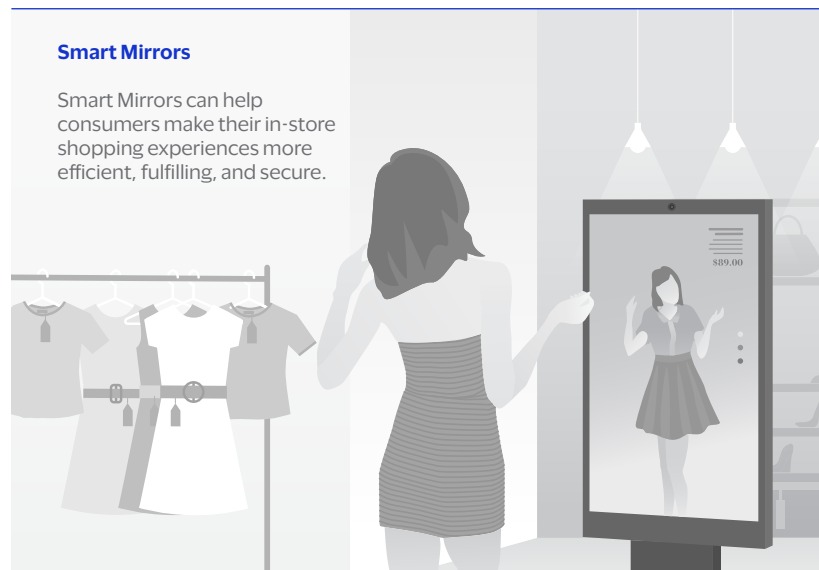
Kiosks

Retailers can expand their footprint with kiosks that offer consumers additional inventory and/or ways to customize orders



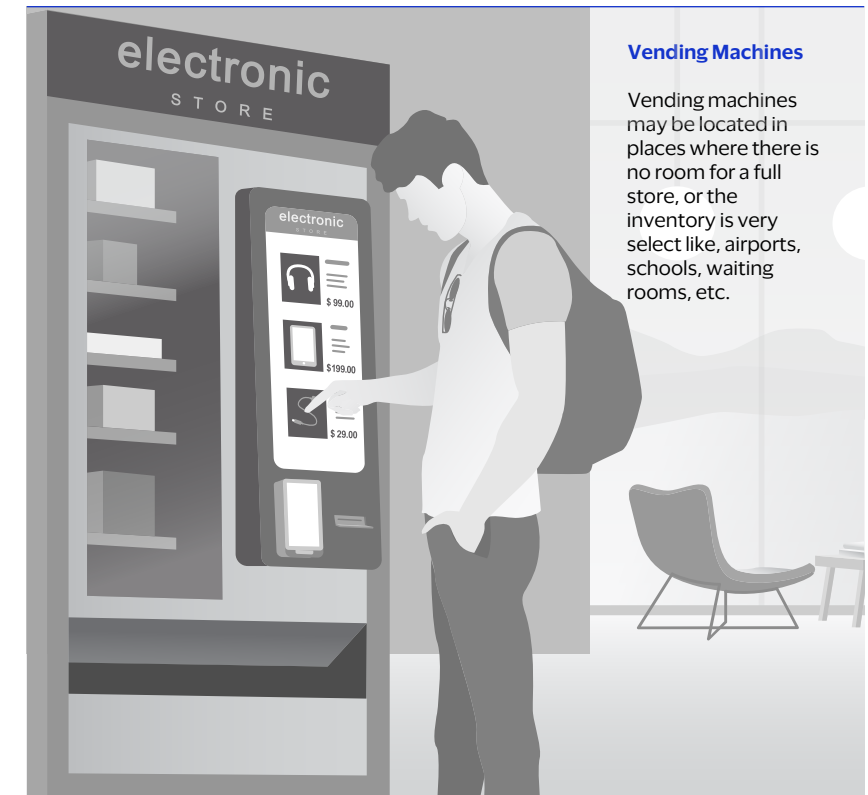
Smart Mirrors

Smart Mirrors can help consumers make their in-store shopping experiences more efficient, fulfilling, and secure.



Vending Machines

Vending machines may be located in places where there is no room for a full store, or the inventory is very select like, airports, schools, waiting rooms, etc.



Contact Us

Depending on your regional location, there may be additional requirements. For your specific Visa branding and technology questions, please email us at:

Regional:

Asia Pacific: APBrand@visa.com

CEMEA: CEMEAcarddesign@visa.com

Europe: EUCardDesign@visa.com

LAC: LACbrand@visa.com

North America: NABrand@visa.com

Global:

VPBS@visa.com

