Visa Digital
Brand Requirements

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

March 2022
Visa Public

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.

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.

Visa Digital Brand Elements

The Visa digital experience may be expressed in many ways. From our logo to our multisenstory 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.

X

Minimum clear space (0.5x)

Recommended clear space
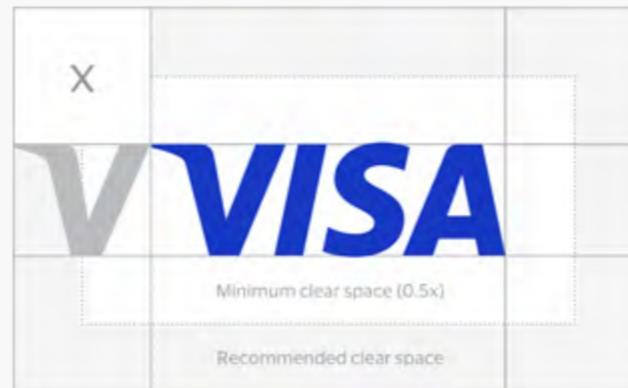
DO NOT...

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.
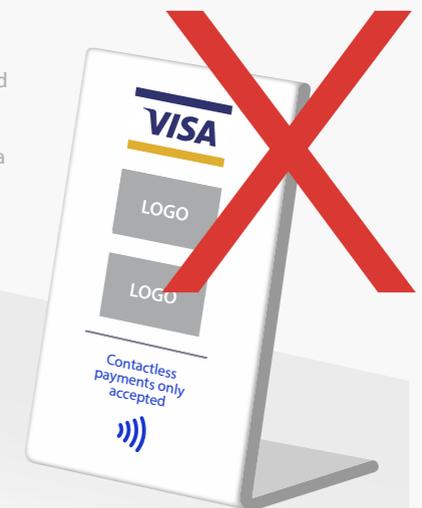
Visa Digital Brand Elements

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.

VISA Gold

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 Signature
VISA

Visa Digital Brand Elements

Sensory Branding:

In a seamless Visa payment experience, multisensory branding indicates actions that are automatic and invisible to users. Visa multisensory branding brings opportunities to support transactions through motion, sound and haptic vibration design. Click here to 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
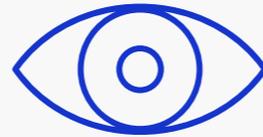
The Visa Brand Mark in motion symbolizes our constant push to open new doors in commerce. The Visa animation is designed to add confidence and delight in the digital payment world.

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.
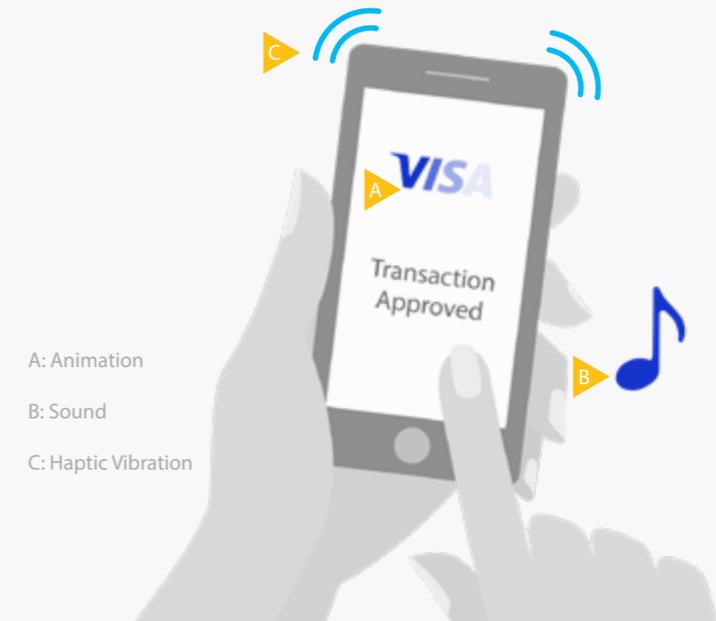
A: Animation

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 Icon/Message: 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

VISA

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

Part 2: Confirmation Icon/Message

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.
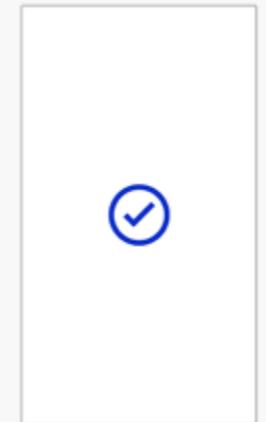
Quick cut to confirmation screen

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
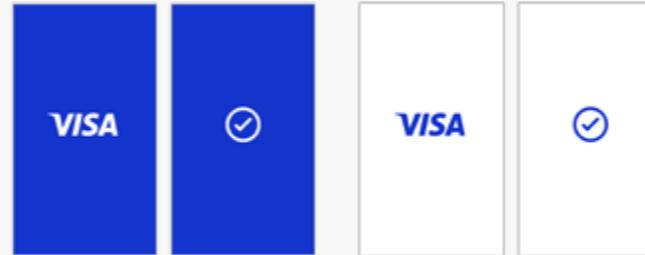
Default dark theme
White against Visa Blue

Default light theme
Visa Blue against white

Background Color
Blue (#1434CB)

Background Color
White (#FFFFFF)

Visa Brand Mark Color
White (#FFFFFF)

Visa Brand Mark Color
Dark blue (#1434CB)

Circle and Check Mark
White (#FFFFFF)

Circle and Check Mark
Visa Blue (#1434CB)

The Visa Animation – Seeing in Motion on Custom Backgrounds
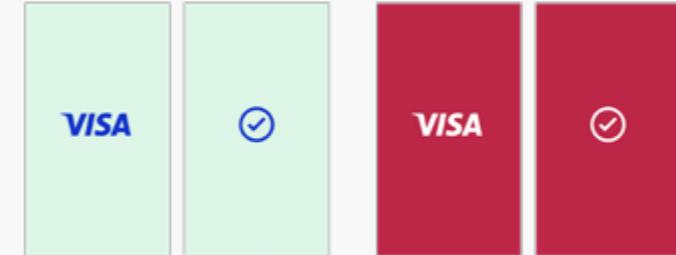
Custom light background
Visa Blue against custom light background

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

Approved

Sizing relationship

30%

X

30%

Sizing relationship

60%

X

30%

30%

Approved

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)
• Generic or third-party checkmark or confirmation icon/message

Visa Sensory Branding: Animation — Customization Options

Part 1: Animated Visa Brand Mark

Part 2: Client integrated confirmation screen with customized confirmation icon/message.
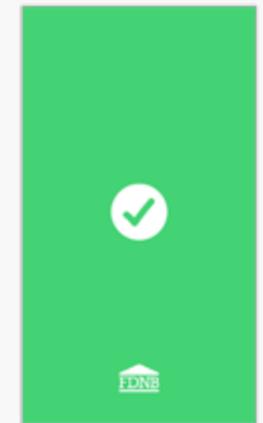
Visa Digital Brand Elements

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:
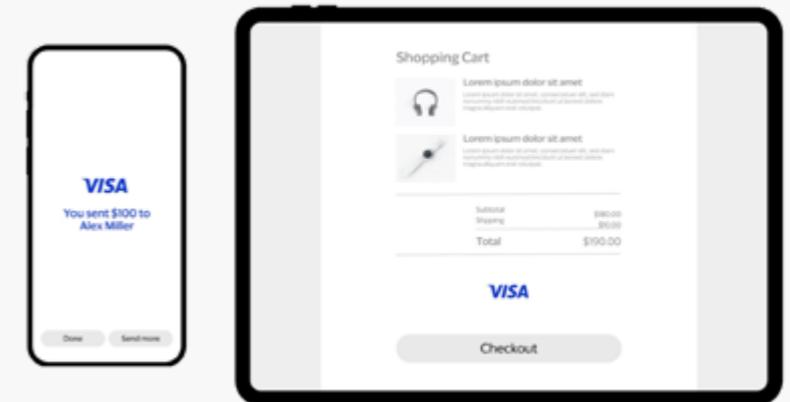
Application:

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.
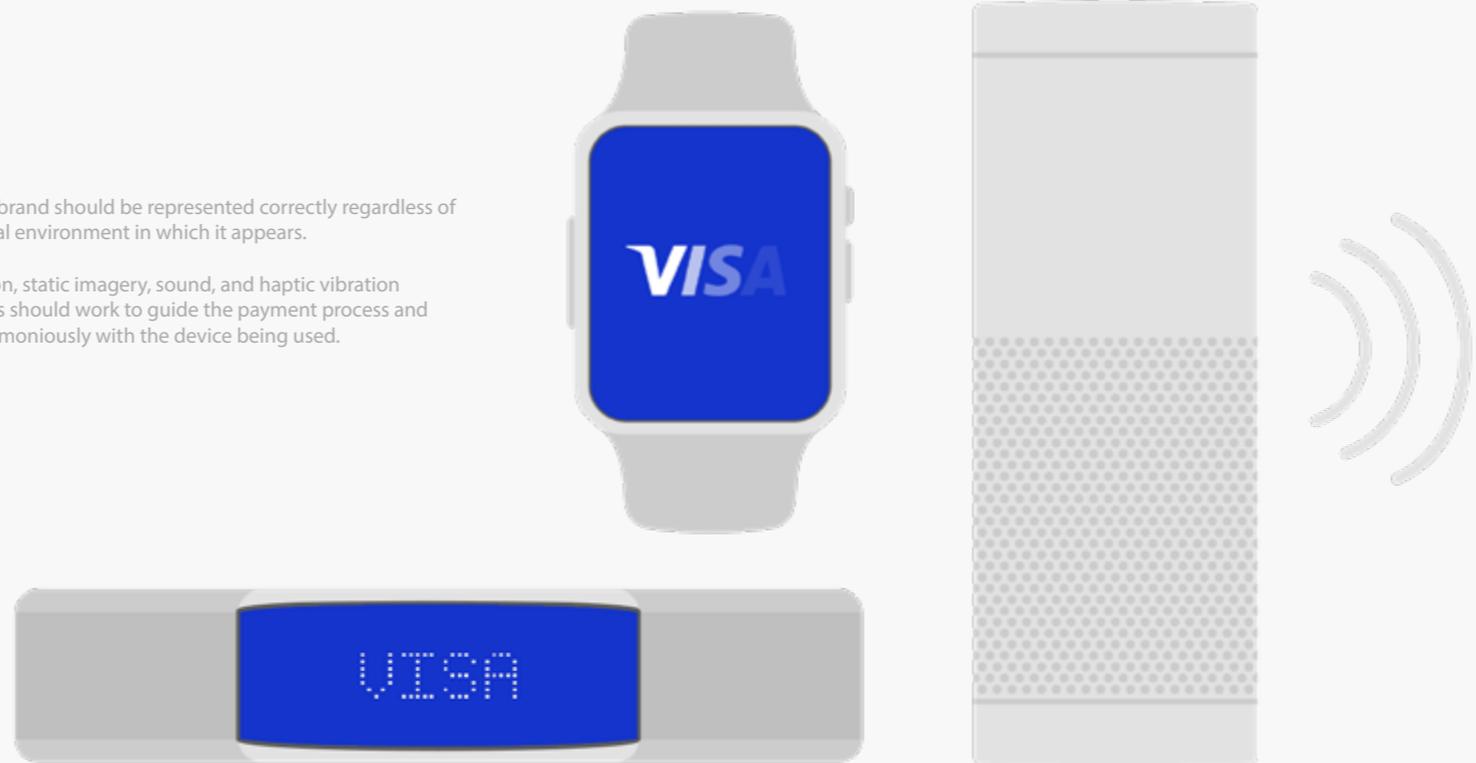
Visa Digital Brand Elements

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 transactions are complete, Visa credentials must be displayed for specific items such as payment confirmation notifications, 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

Device Account Number

VISA ···· 9010

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

VISA Gold ···· 1234

DEBIT

VISA ···· 5678
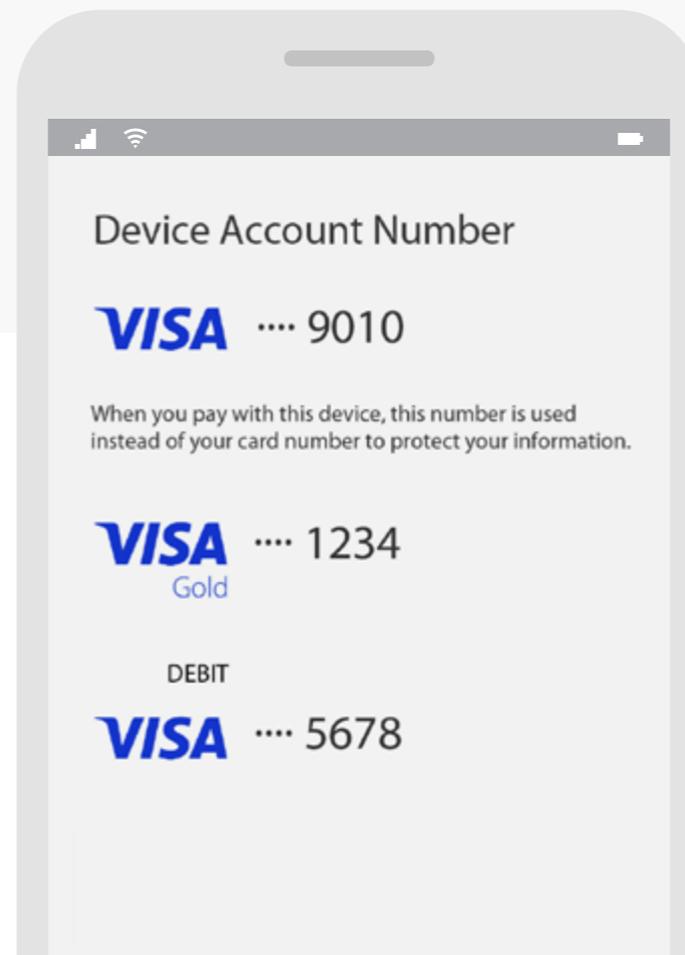
Visa Credentials Restricted Option

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

FDNB ···· 9010 **VISA**

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

VISA ···· 9010

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.
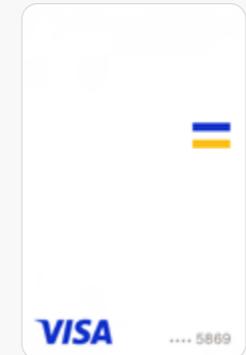
Visa Digital Brand Elements

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

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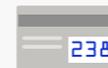
Security Code
The 3-digit code on the back of your card.

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 28.

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 displayed at a height no smaller than 3.0mm/12px.

 20px in height

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.

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 .

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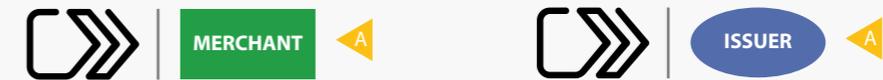
A: SRC participant marks include merchants, issuers, entities playing the role of SRC initiators, digital card facilitators, digital payment applications and payment ervcie providers.

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.
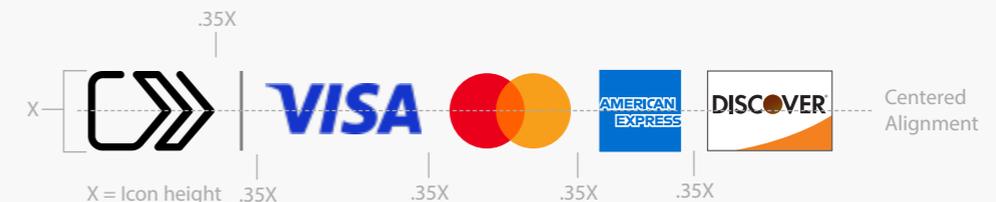
Visa Digital Brand Elements

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.

For icon usage details, go to page 46.

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.
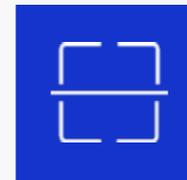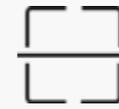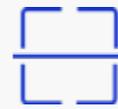
DO NOT...

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.
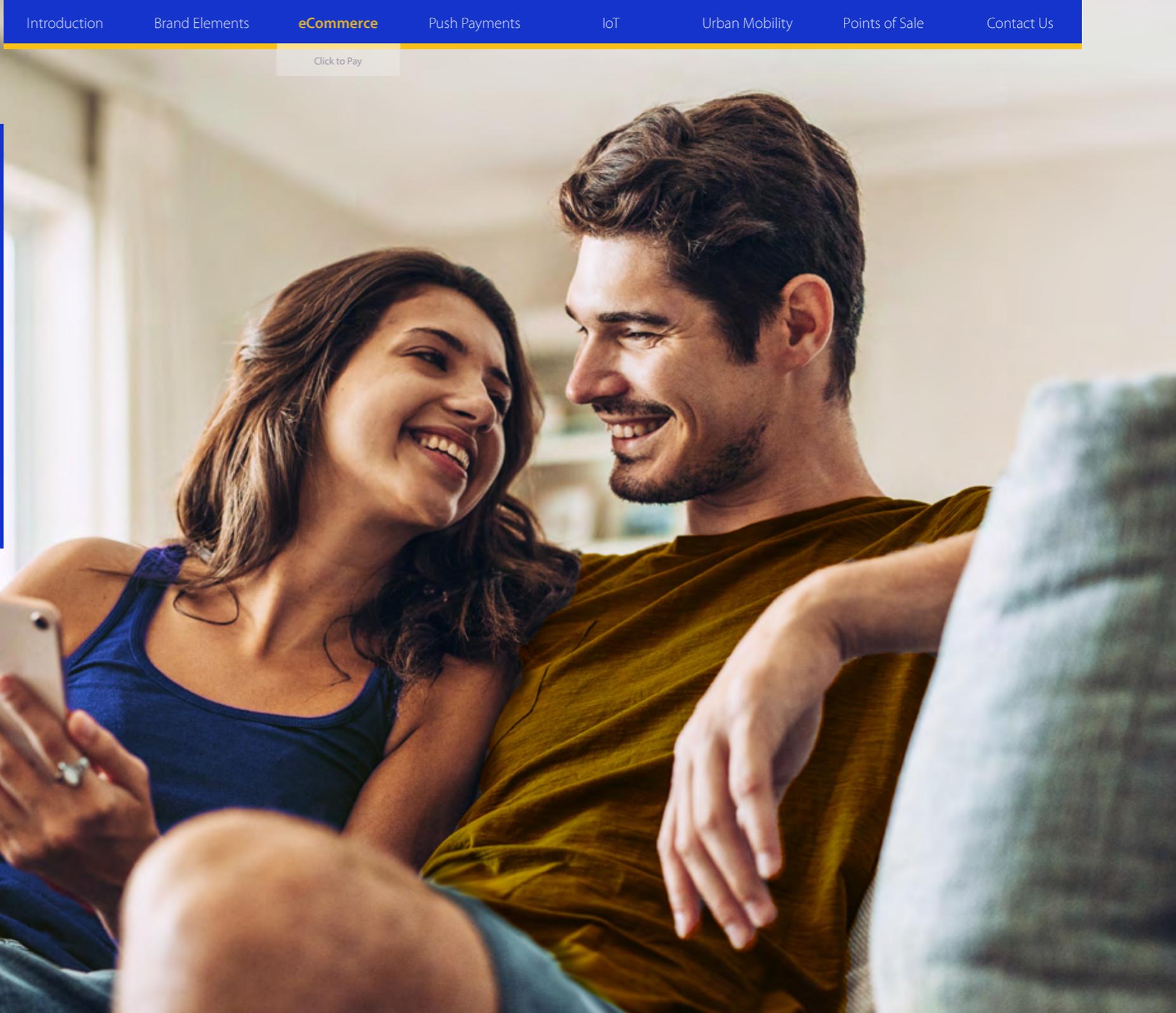
Click to Pay

Visa 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 Clcik 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.

CART

Bean Deluxe Espresso Maker

$45.00 QTY: 1
EDIT | REMOVE

Subtotal:	$45.00
Shipping & Handling:	$0.00
Tax:	$3.15
Estimate Total:	$48.15

CHECKOUT

Choose One
Click to Pay ✓
Credit of Debit
Other Payment

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.

Merchant Call To Action

Merchant Call To Action

Button Example

Radio Button Example
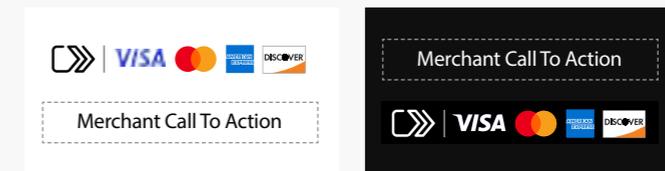
Click to Pay

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.
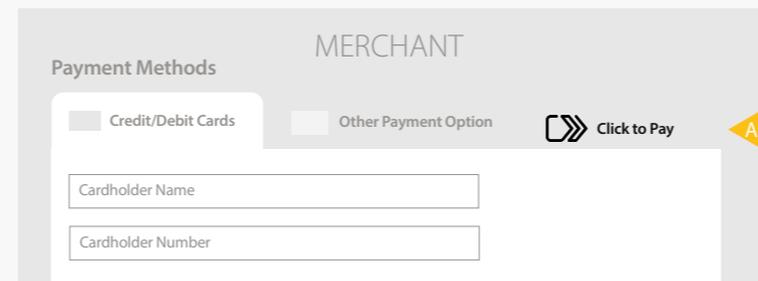
B: Within the Click to Pay tab, use the button to initiate the SRC experience.
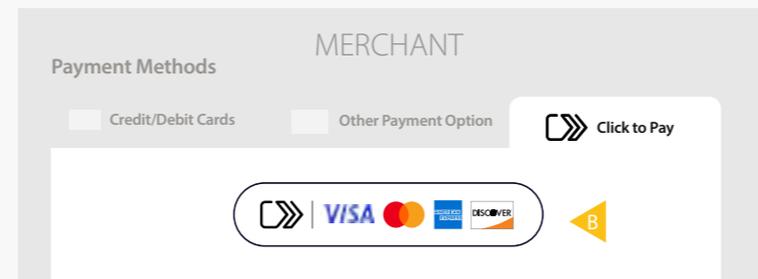
Tab Format with Icon and Visa Brand Mark

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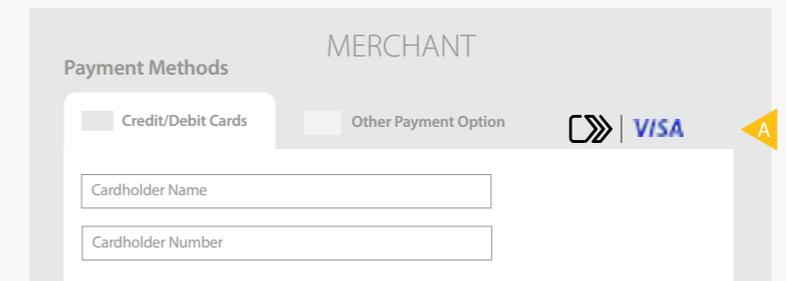
B: Within the Click to Pay tab, use the button to initiate the SRC experience.
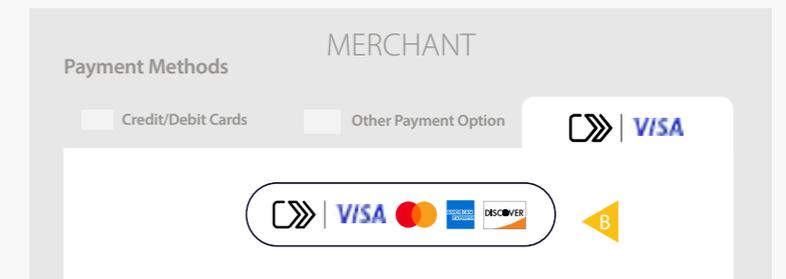
Click to Pay

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

Awareness

Enrollment

Awareness

Payment
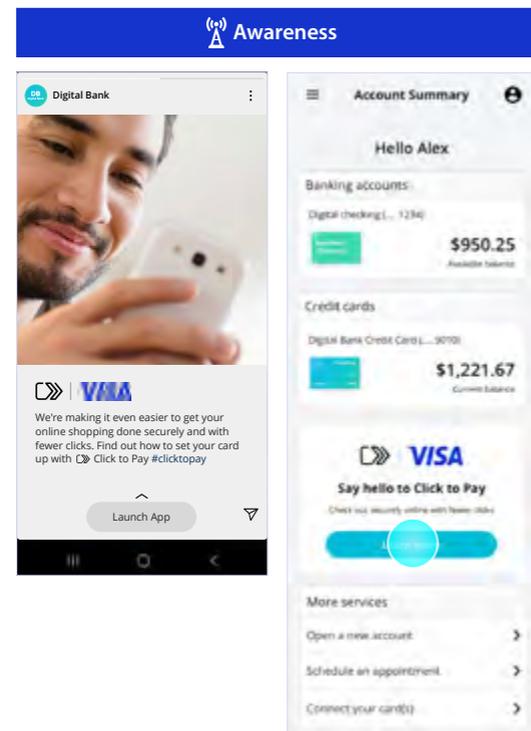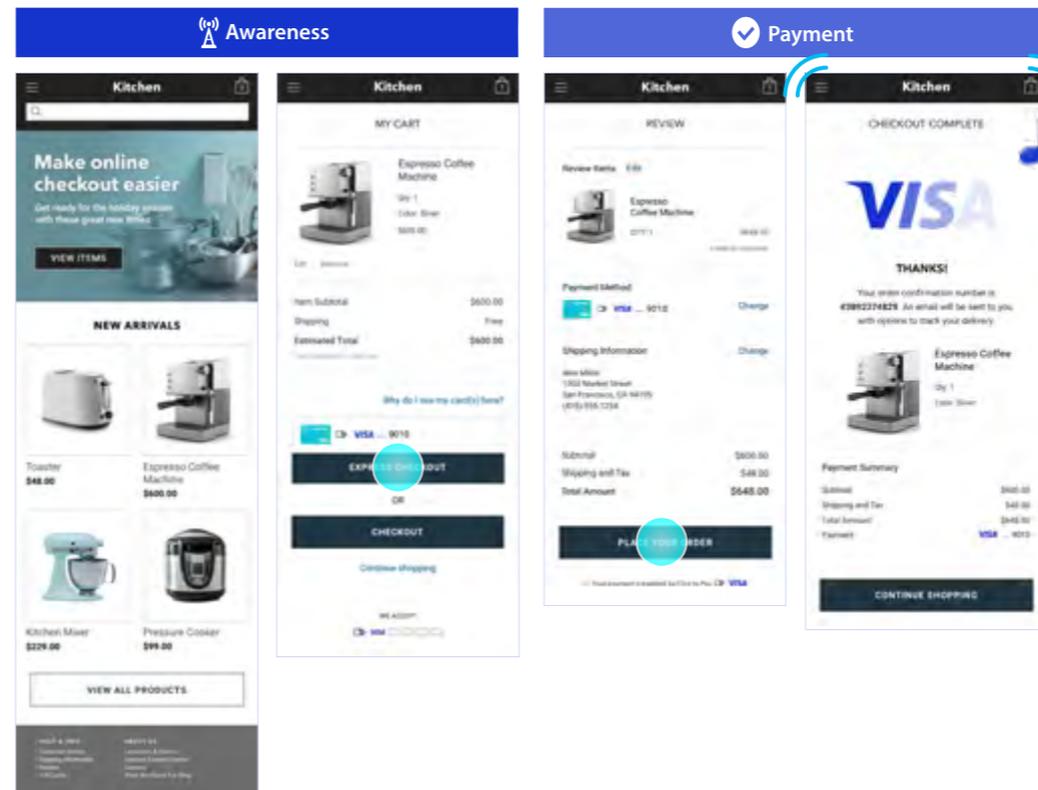
Possible Touchpoints:

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

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
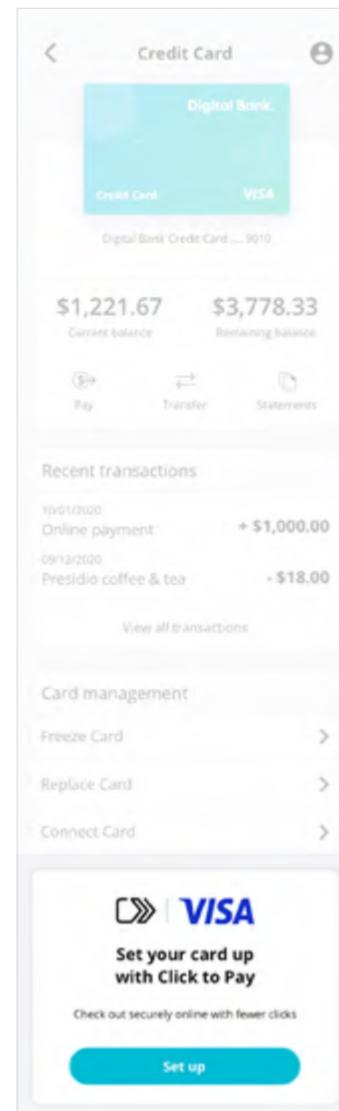
Card Setup for Click to Pay
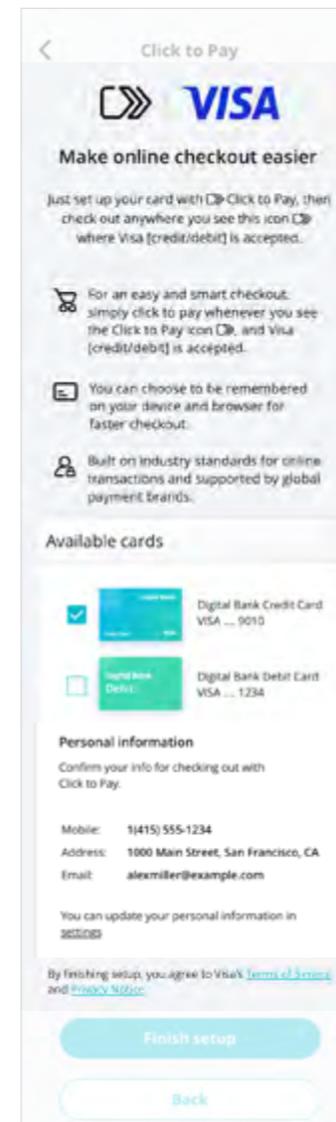
Success Page
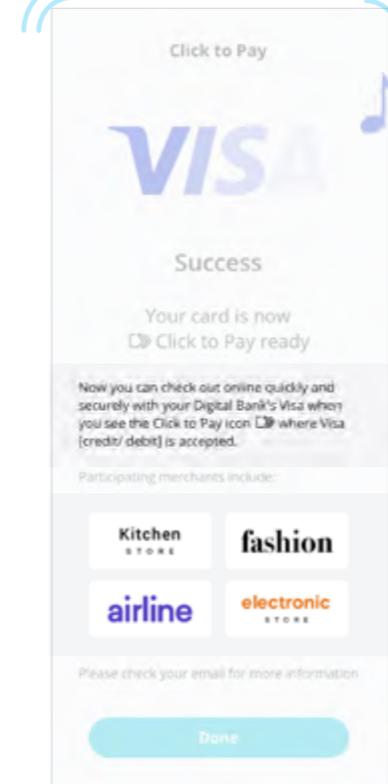
Click to Pay

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

Option B:
Issuer App - Notification

Option C:
Card Management - Setup Card

Option D:
Card Enrollment Hub - Setup Block
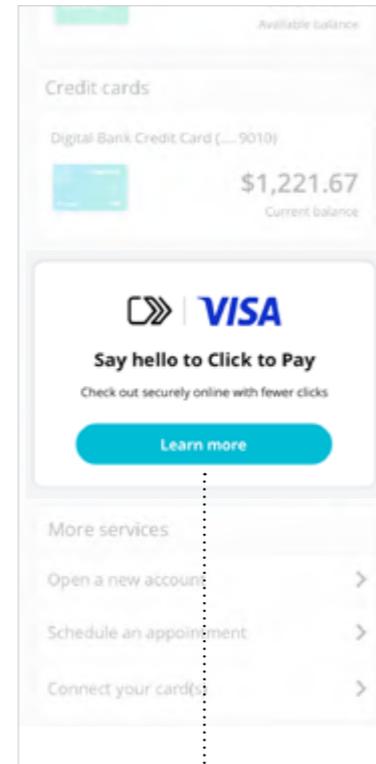
Click to Pay marketing block introduces and entices users to learn more and or enroll.
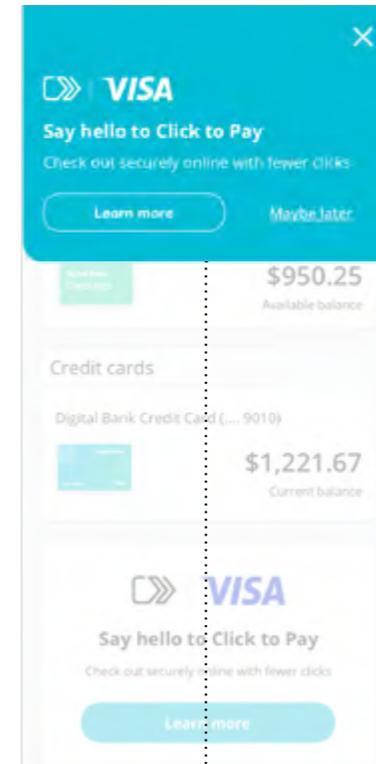
In-App notification makes users instantly aware of a new service they can enroll into.
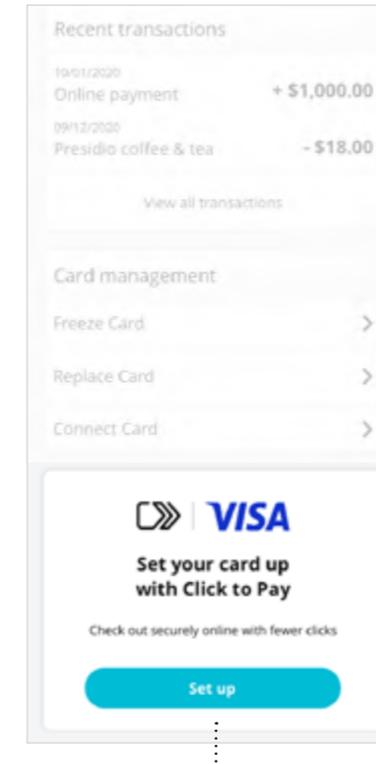
Set up card for Click to Pay within card management gives users a clear path to action.
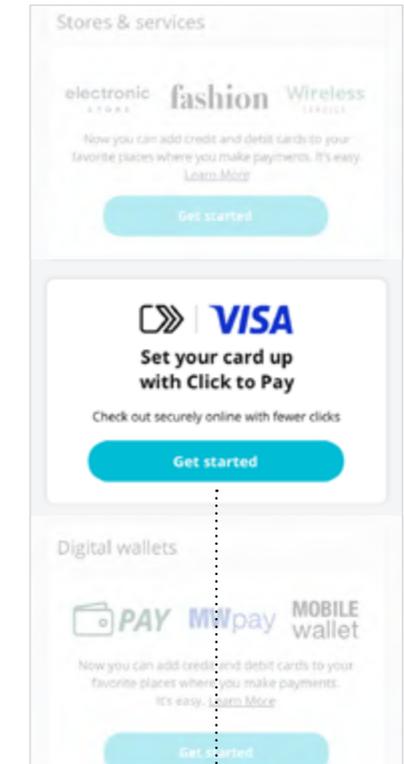
Click to Pay block entices enrollment via Card management.

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   **User Details**   **Card Entry**   **Review Order**   **Order Complete**

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

Click to Pay Eligible


Click to Pay - One Time Passcode

Click to Pay - Card List

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
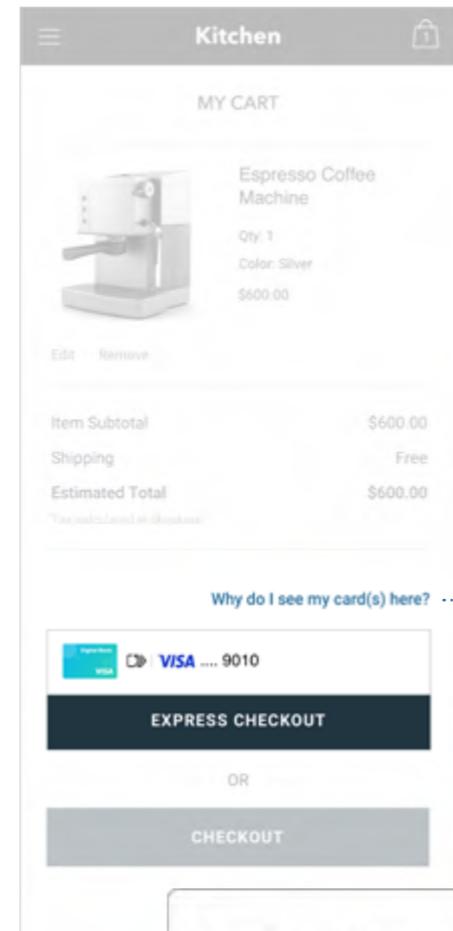
Review Order
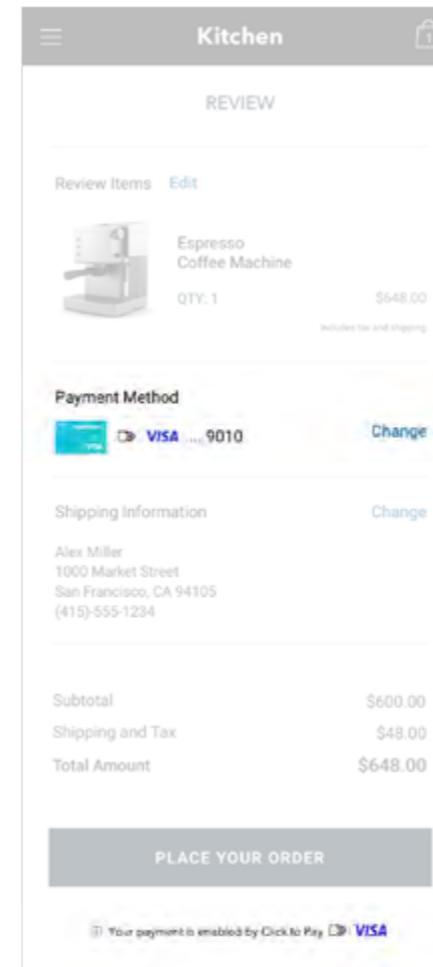
Order Complete
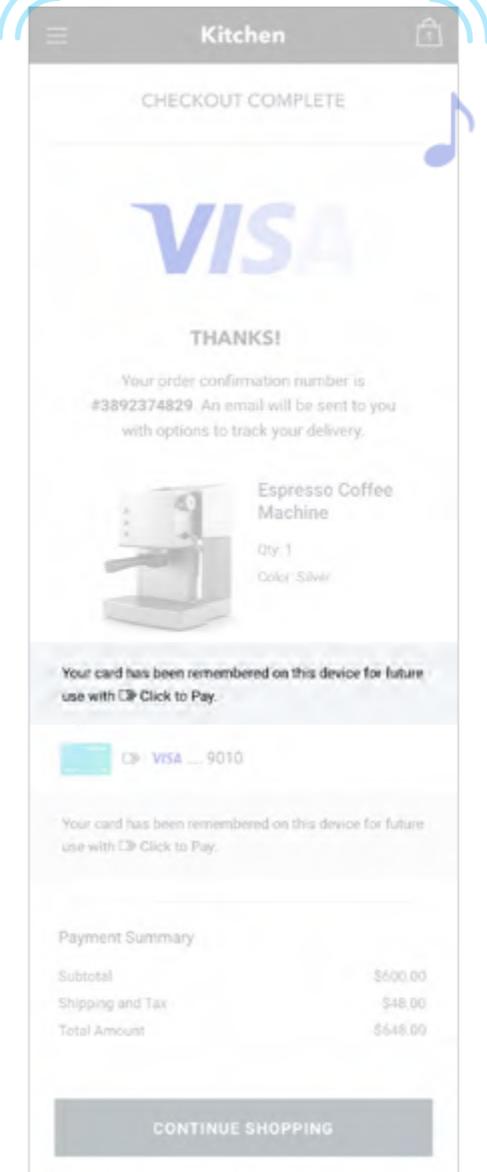
Push Payments

The success of Visa's mobile push payment solutions is highly dependent on the experience provided to consumers on their mobile devices. Using mobile devices to make payments must meet expectations and be made simple, convenient, and easy to use for consumers and merchants alike.
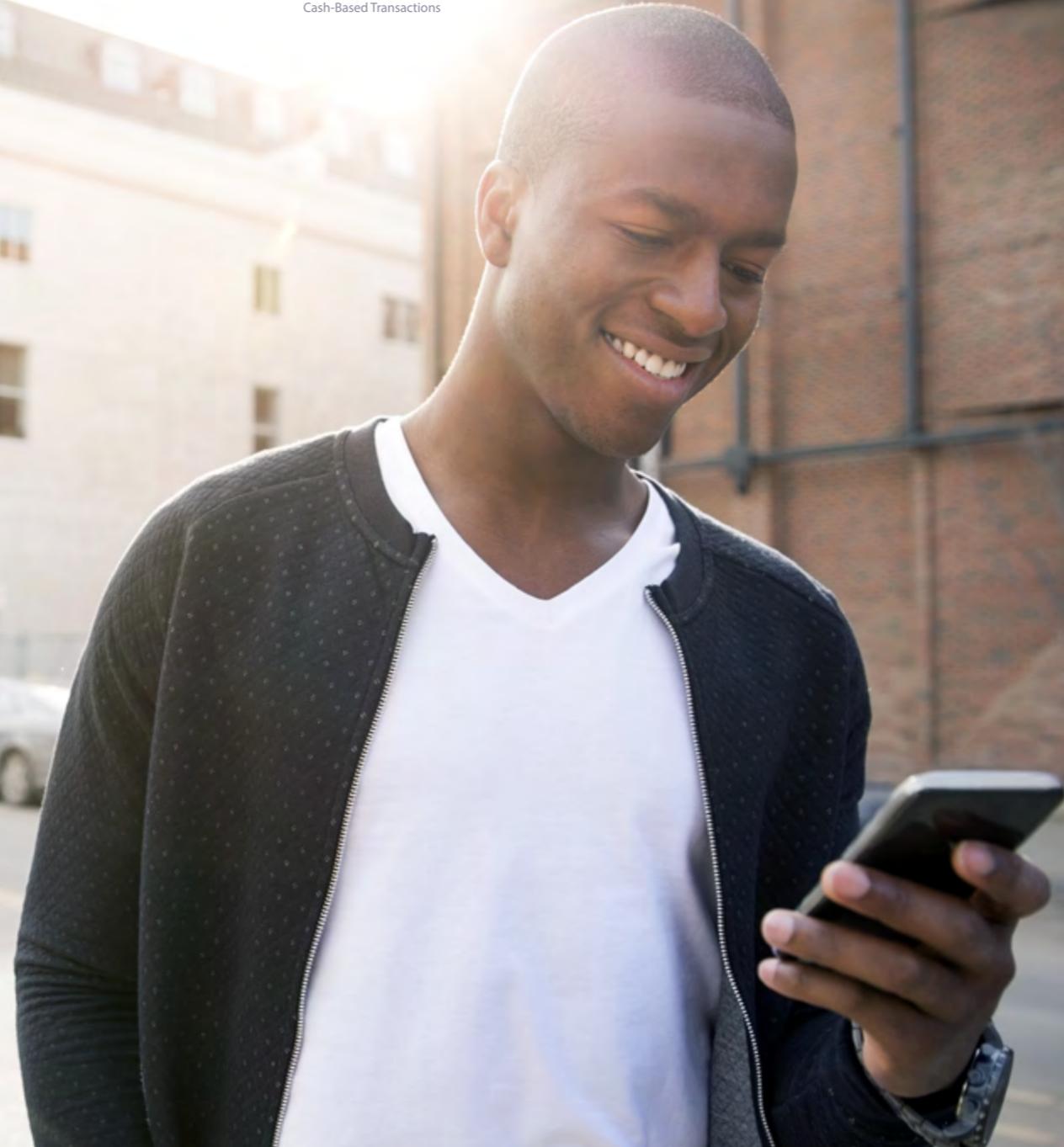
Push Payments

A Word about "Visa Direct":

- The term "Visa Direct" is used to describe a Visa capability in which an OCT (Original Credit Transaction) is sent to an eligible account, and only services that are OCT-enabled should be described as "Visa Direct".

- "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.

- "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 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 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 receive funds securely without the cumbersome 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 "Receive funds quickly and securely" or other similar language. 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.
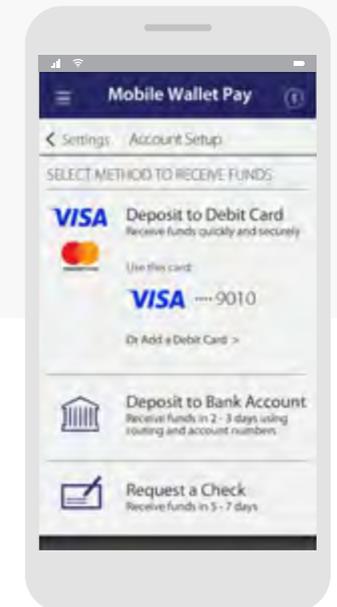
Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

P2P (Peer-to-Peer)

P2P payments enable consumers to make payments to pay others, send gifts, share costs, and support family around the world.[†] These payment experiences can offer person-to-person providers and end users efficiency, global scale reach, and more satisfying digital experiences.

Required:

- Always use the required Visa brand animation and sound to confirm a P2P payment transaction.

- When supported, Visa haptic vibration should be used in addition to all other branding.

P2P Payments In Action

Display and confirm peer-to-peer digital payments sent quickly and securely with clear Visa branding and sensory elements.
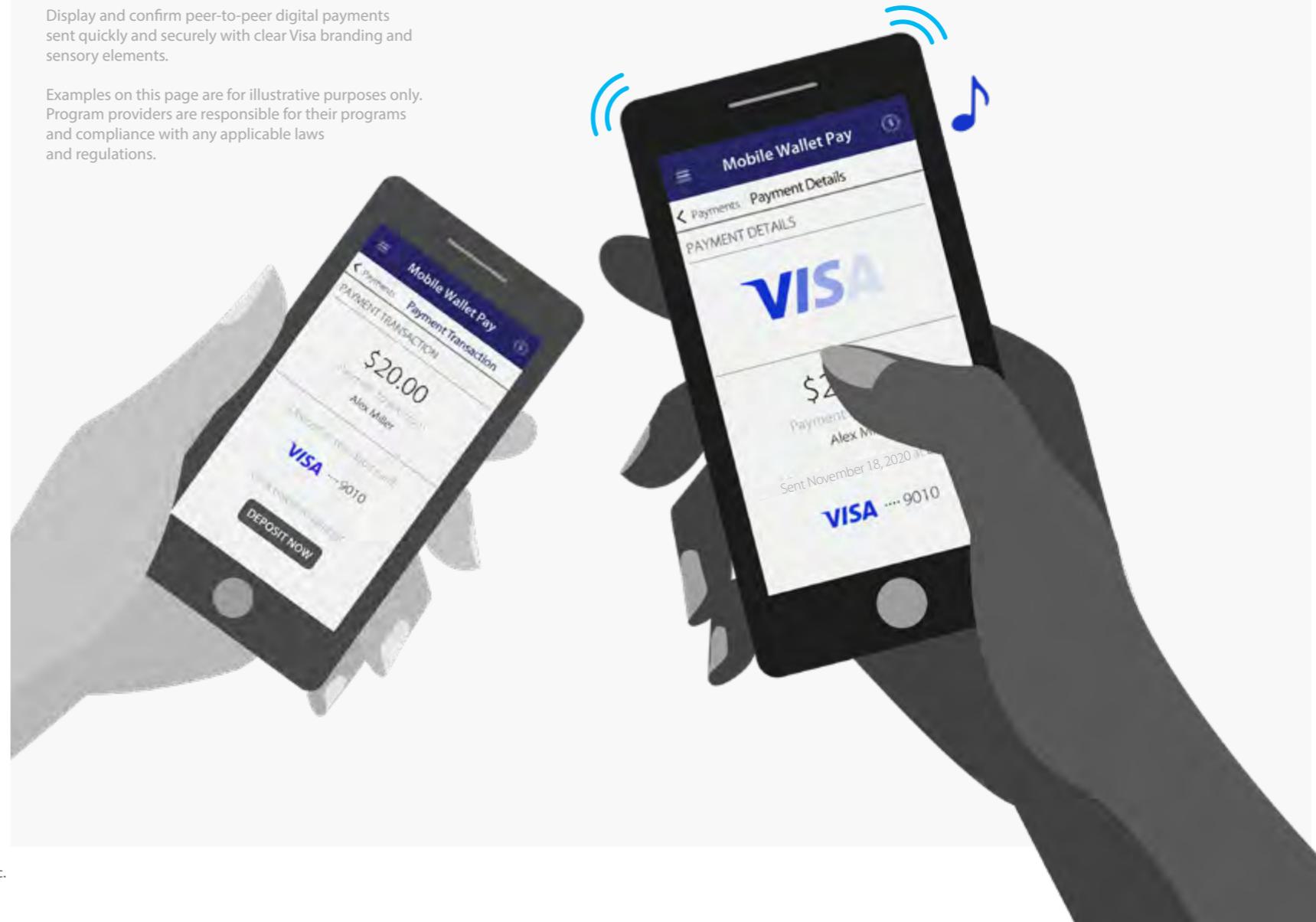
Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

P2P (Peer-to-Peer)

The User Experience:

When developing screens in the application, apply the Visa branding guidelines to all Visa card accounts.

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

Examples of the P2P user experience may include:
• Sending and receiving funds with friends via a messenger platform
• Pay a neighbor at their garage sale
• Send funds to a child away at college

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

Example Payment Method and History Screen

A: Display an existing Visa Debit or reloadable Visa Prepaid card account(s), add a new card, or review payment transaction history.
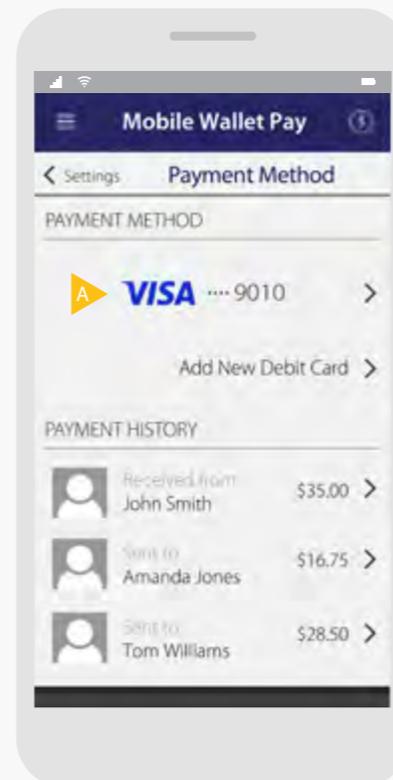
Example Transaction Screen

B: The screen displays payment transaction details
C: ...and the Visa Debit or reloadable Visa Prepaid card account it will deposit to.
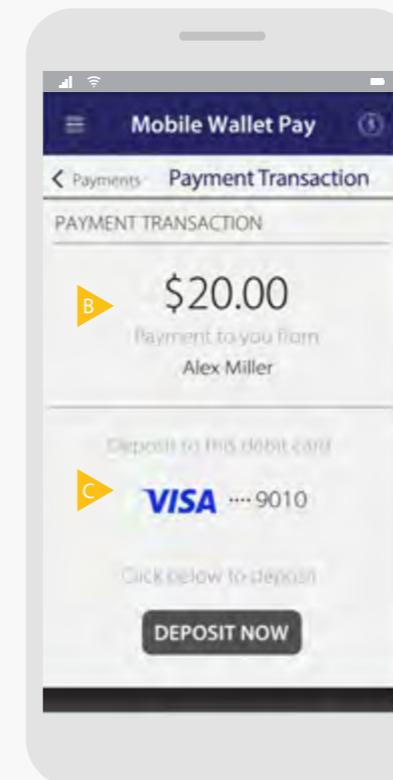
Example Payment Confirmation Screen

D: After funds are deposited, Visa Sensory Branding is played on supported devices
E: ...and a payment detail screen appears.
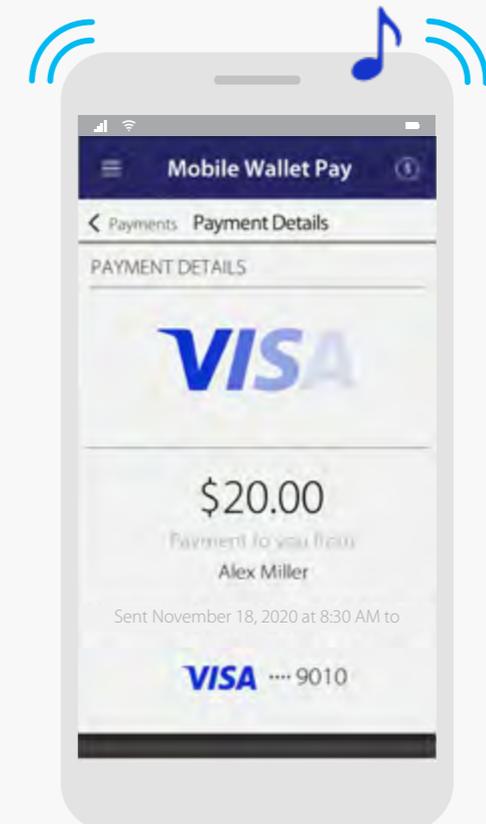
Funds Disbursements

With Visa funds disbursements, funds can get distributed in 30 minutes or less with transactions processed in real-time[†] – faster than checks and ACH. It gives consumers a quick, convenient, and secure option for transactions including reimbursements, refunds, or rebates on the cards they already carry.

Required:

- Visa Credentials for eligible cards must be displayed instead of bank account and routing numbers.

- Build consumer confidence by including the Visa Brand Mark to help consumers recognize the card as one they already carry in their wallet.

- When supported, Visa sensory animation, sound, and haptic vibration should be played on the consumer's device to confirm a funds disbursements transaction. Refer to page 9 of this document for additional details.

[†] 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.

Example Loan Disbursement Experience

Choose deposit to debit

Add debit card

Receive funds
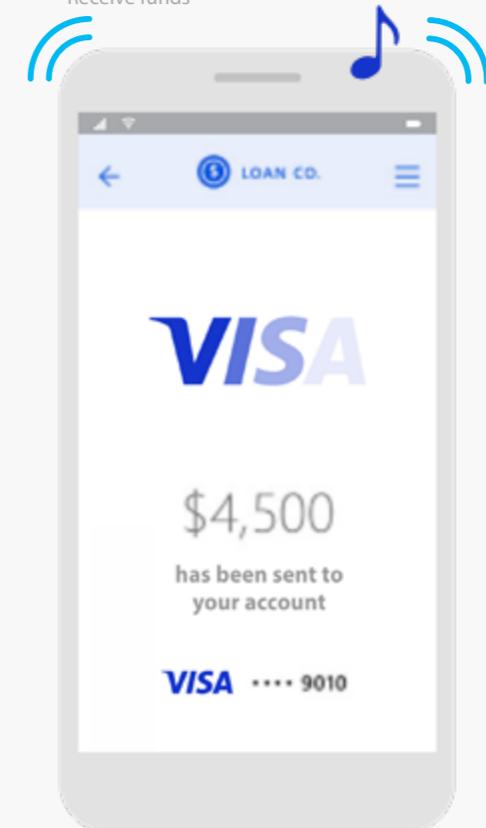
Funds Disbursements

The User Experience:

When developing screens in the application, apply the Visa branding guidelines to all Visa card accounts.

Examples of Funds Disbursements may include:

• Insurance company claims payout

• Funds disbursement from government to a local agency

• Funds disbursement from ride-sharing companies for payments to drivers

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

Example Card Detail Screen

A: Account information for the Visa Debit or reloadable Visa Prepaid card receiving funds is only entered the first time it is used.
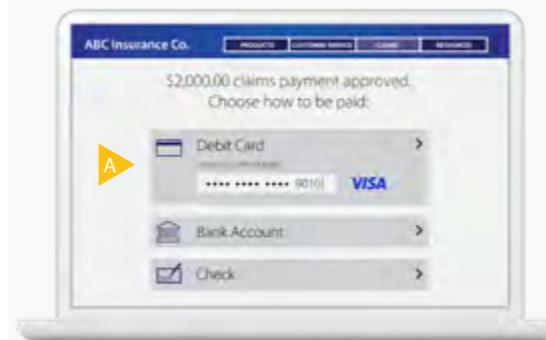
Example Payment Method Screen

B: Funds are disbursed to the Visa Debit or reloadable Visa Prepaid card account.
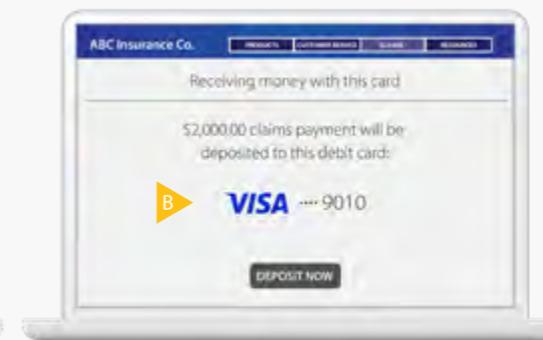
Example Payment Confirmation Screen

C: After funds are deposited, Visa Sensory Branding is played on supported devices
D: ...and a payment detail screen appears.
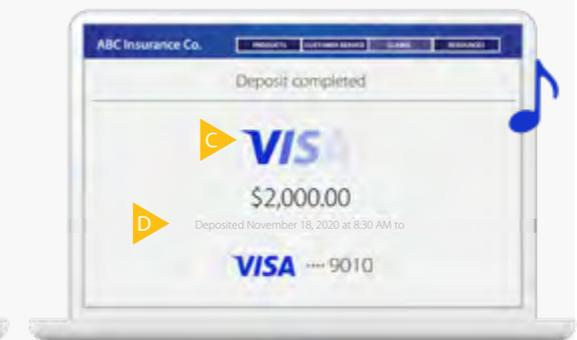
Issuer Mobile Banking Applications and Wallets

Mobile banking applications and wallets, created either by issuers or third-parties, allow customers to conveniently use their smartphone or other digital device to securely receive or send money directly.

Incorporating Visa Sensory Branding is mandatory as it provides the confidence and security of Visa payment technology, and indicates the global reach of the network. Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

Required:

- Always use the Visa brand animation and sound which are required to confirm a mobile banking application or wallet transaction.

- When supported, Visa haptic vibration should be used in addition to all other Visa Sensory Branding.

Visa Branding for Issuer Mobile Banking Applications and Wallets

Transactions are confirmed with clear and consistent Visa branding and sensory elements.

DO NOT...

Do not create a transaction confirmation page without including the Visa Brand Mark animation and sound, Where the technology allows, the haptic vibration must also be included.
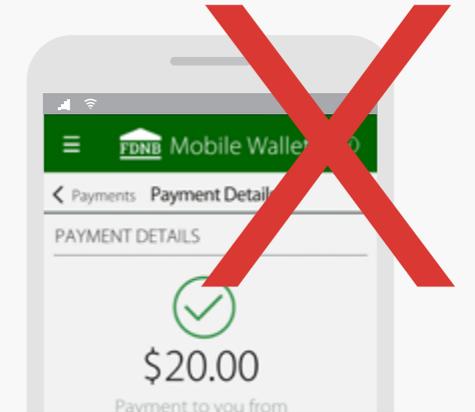
DO NOT...

When incorporating the Visa Brand Mark, do not position it in proximity of the bank's logo or other branding elements.

P2P (Peer-to-Peer)

Funds Disbursements

**Issuer Mobile Banking
Applications and Wallets**

Scan to Pay (QR Payments)

Cash-Based Transactions
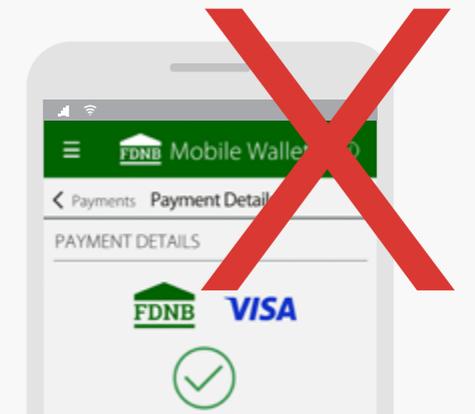
Issuer Mobile Banking Applications and Wallets

The User Experience:

Bank customers who wish to use their issuer's mobile banking application or wallet, must first enroll in the service by choosing a bank account that has a connected Visa Debit or Prepaid card. Be sure to identify all linked Visa cards with appropriate branding as required in these Visa Digital Branding guidelines.

Examples on this page are for illustrative purposes only. Banks that provide the service are responsible for their programs and compliance with any applicable laws and regulations.

Examples of the issuer mobile banking application and wallet experiences may include:
• Sending and receiving funds with friends after a restaurant meal
• Paying a babysitter, landscaper or plumber
• Sending funds to family in another state who need money

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

Example Enrollment Screen

By showing the issuer's logo and the Visa Brand Mark you help to promote security and confidence.
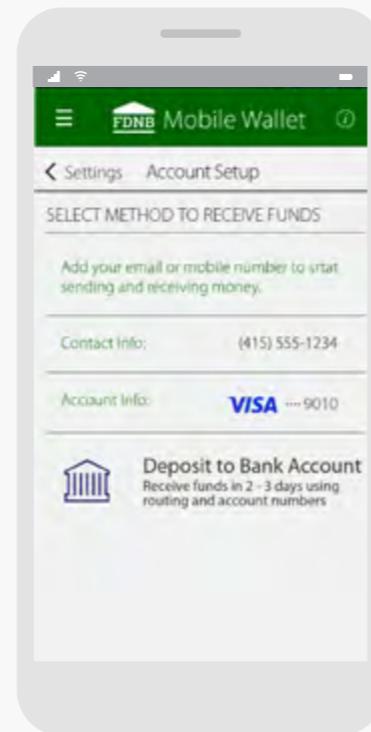
Example Payment Method Screen

A: To start a payment transaction, enrolled bank account(s) sould be displayed.
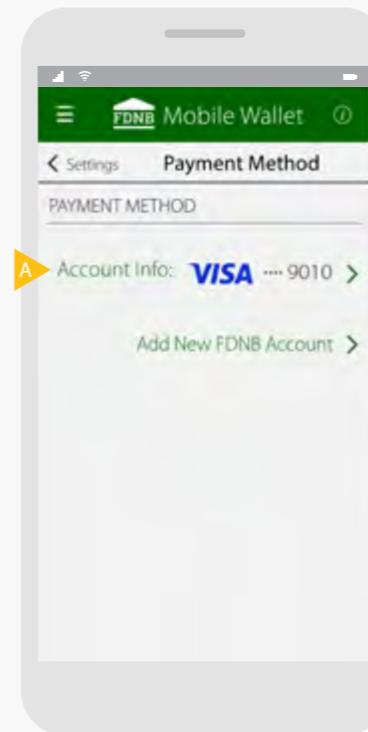
Example Transaction Screen

B: Display payment transaction details.
C: Include the details of the bank account linked in the transaction.
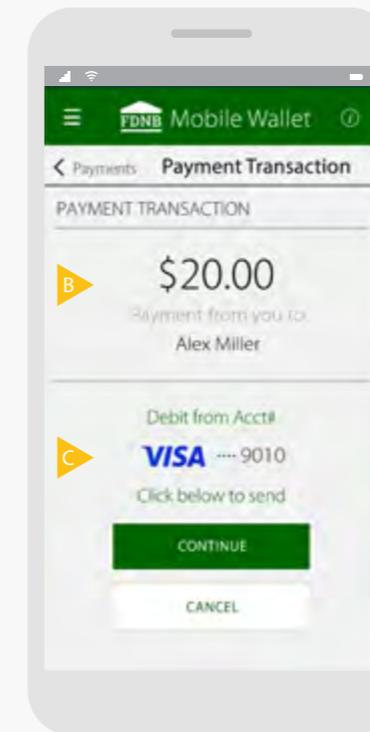
Example Payment Confirmation Screen

D: In addition to the payment details, Visa Sensory Branding should also be incorporated when the transaction is confirmed.

Scan to Pay

To help consumers keep track of their transactions and make their payment easy, it's important to identify the correct QR code that accepts Visa. Therefore Visa requires the relevant acceptance marks or network logo to be shown. Note: The availability of this product may vary by market.

Required:

- Visa Brand Mark or any supported network logo must be present during the camera scan to help user identify their supported payment selection in relation to the merchant POS.

- During the transaction confirmation, the Visa word mark, together with the last 4 digits of the PAN (Permanent Account Number) must be displayed so users know the source of funds they have used for their payment. This must be shown for both merchant and consumer payments.

- To help consumers identify their payment option when a QR code is presented from a merchant, Visa or any supported acceptance marks must be present.

- When supported, Visa sensory animation, sound, and haptic vibration should be played on the consumer's device to confirm a Visa QR code transaction. Refer to page 22 of this document for additional details.

When Consumer Scans a QR Code

A: When a consumer is scanning, the placement of the Visa logo (with other supported networks) must appear anywhere on the camera screen.

B: Before confirming payment and when getting a digital receipt, the Visa brand must appear in the form of the Visa Brand Mark or Visa digital card art.Text can only be used on devices that do not support images. Adding a relevant name like (card OR account name) will also help your consumer identify and relate faster.
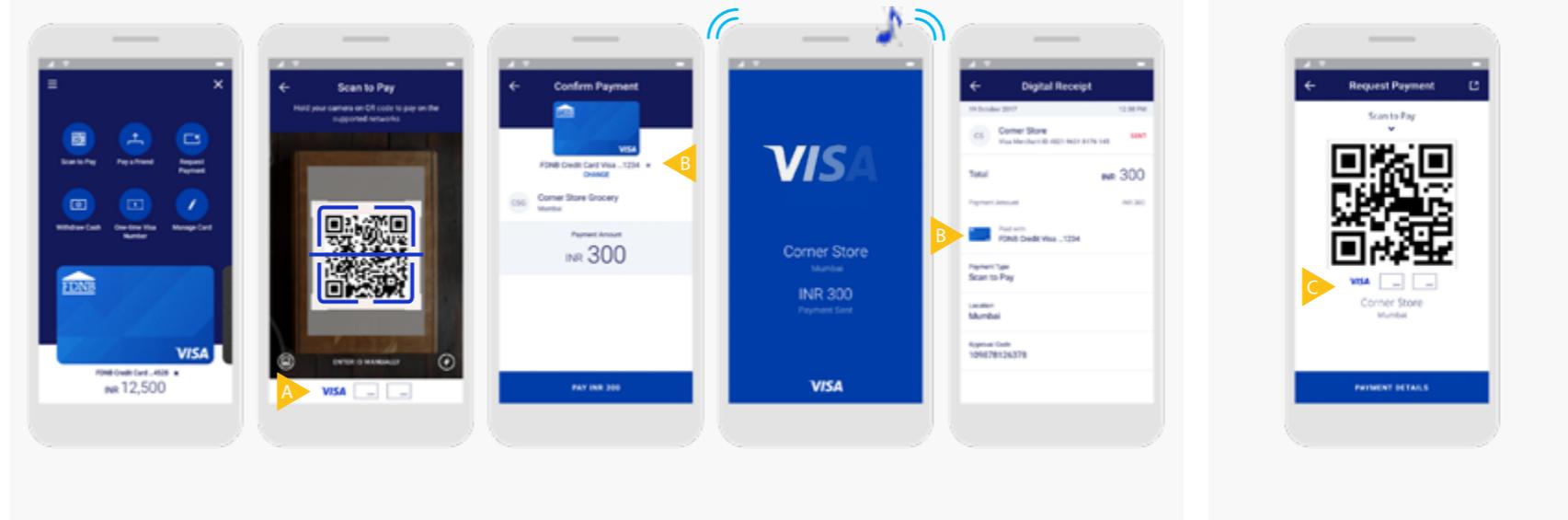
When Merchant Presents QR Code

C: Merchant QR code must always be accompanied with the Visa Brand Mark along with other supported network logos.

Scan to Pay

Required:

- To help empower your consumer's choice, it is required to provide an option for them to change their funding source before confirming their payment. Or if applicable, allow your consumers to configure a "default" funding source when they set up their QR payment solution.

- Visa's mobile push payment solutions support a range of use cases that may require different sets of data for a successful payment. To reassure your consumers that they are making the right payment, information such as merchant name, payment source, amount, currency etc., must be accurately presented throughout the payment process. The main information that should be included is:
  - Sender and receiver information
  - Amount and source of funds
  - Supporting payment details

If applicable, you may sometimes need to display additional merchant data like tip, bill number, reference ID, purpose, etc.

Funding Source Selection and Payment Details
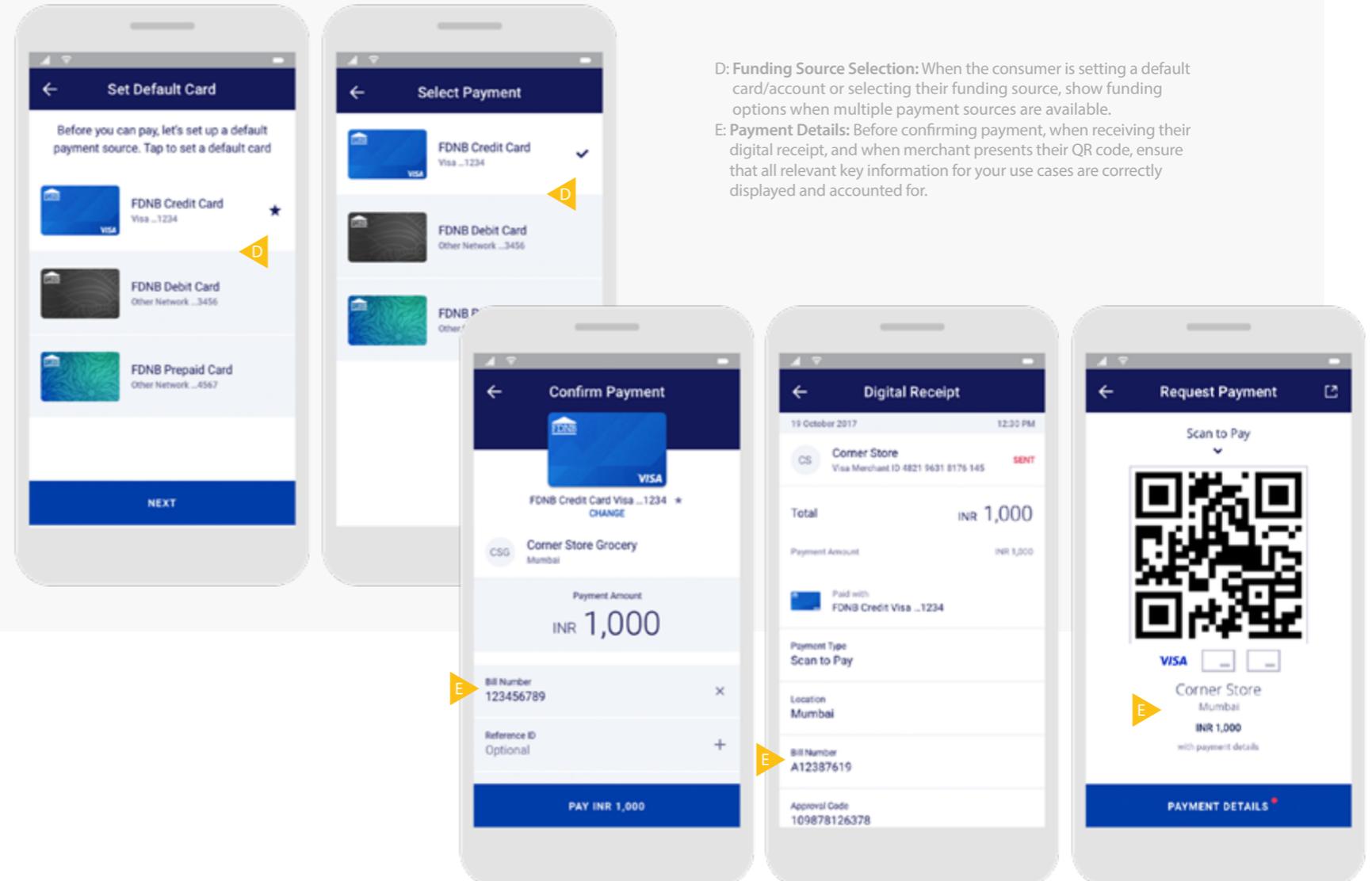
D: **Funding Source Selection:** When the consumer is setting a default card/account or selecting their funding source, show funding options when multiple payment sources are available.

E: **Payment Details:** Before confirming payment, when receiving their digital receipt, and when merchant presents their QR code, ensure that all relevant key information for your use cases are correctly displayed and accounted for.

Scan to Pay

The User Experience:

To make a purchase at a merchant, consumers simply scan the merchant's Visa QR code with their mobile device and pay through the payment entry point. As a alternative if QR scan is not available, the consumer can manually enter the merchant ID.

Authentication can happen after scanning the entry point or before user scans to pay depending on the app's flow order or user's login state. Users are provided a quick notification on the payment status, followed by a digital receipt to complete the payment process.

Consumers can also present a QR code of their own to make purchases. By displaying the QR Code on their mobile device and having the merchant use an optical scanner to read the code.

Paying a Merchant Through Mobile App
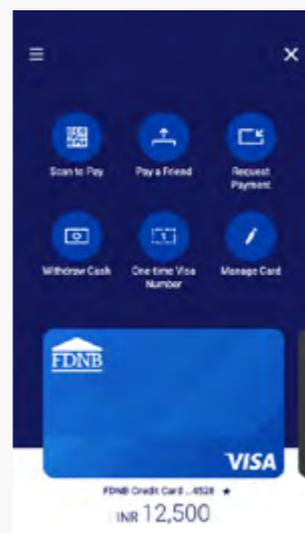
App home screen	Scan QR to pay merchant	Payment details	Payment notification	Digital receipt
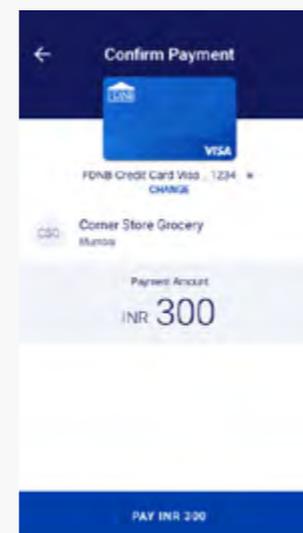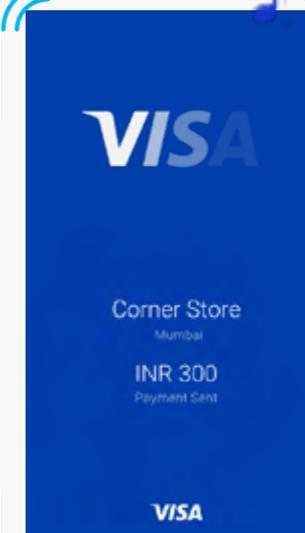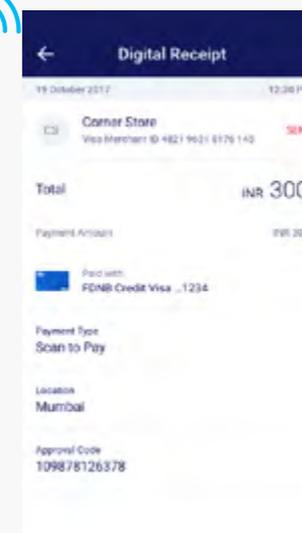
Merchant Storefront Signage and Decals

The Visa Brand Mark and the EMVCo QR Payment Mark should be applied to in-store marketing decals and storefront signage used near merchant entrances to inform customers that QR payments are accepted at the merchant location.

We accept
QR payments

Plastic Merchant Information Card on a Lanyard

Static Merchant Information Displays must include the merchant-generated QR code and the numeric merchant ID in addition to the Visa Brand Mark and/or other payment acceptance marks.
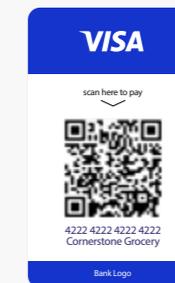
Scan to Pay

The Merchant Experience:

To accept a QR scan to pay payment, merchants need to launch the merchant app and tap on "Request Payment" to receive payment from consumers. A QR will be generated quickly and easily.

For a more personalized experience, the merchant can generate a QR code tailored to the specific transaction, activated by tapping on "Payment Details" and including additional information.

When the payment has been sent, the merchant will receive a notification, followed by a digital receipt for the merchant's record. If the consumer requires a refund, the merchant can tap "Refund" in the digital receipt to return the funds.

Merchant Accepting Payment on Mobile App

Merchant app home screen	Request payment with Static QR	Payment details	Request payment with Dynamic QR	Payment notification	Digital receipt
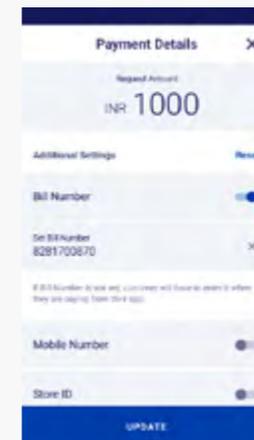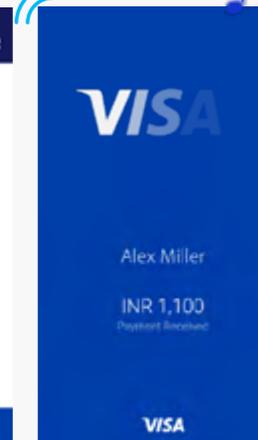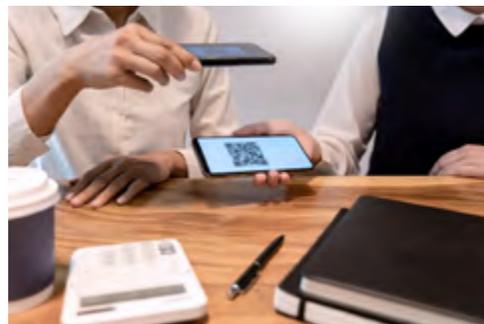
Cash-Based Transactions

To withdraw cash, a consumer can simply scan a QR code to send funds to the merchant (cash agent), in exchange for cash. A consumer can also enter the merchant ID manually to complete the exchange. Note: The availability of this product may vary by market.

Required:

- Authentication must be included and can be placed anywhere in the flow as long as it can verify the consumer prior to confirming the cash withdrawal.

- Consumers must receive an instant notification, followed by a digital receipt, once the funds have been sent. The merchant must also receive an instant notification and a digital receipt once the funds have been received. They will then verify the transaction and provide the cash to the consumer.

- Visa Sensory Branding must be used as technology permits.

Cash Withdrawal Through Consumer Mobile App
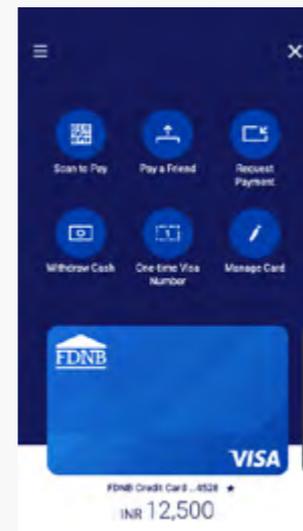
App home screen   Scan QR to withdraw cash   Payment details   Payment notification   Digital receipt
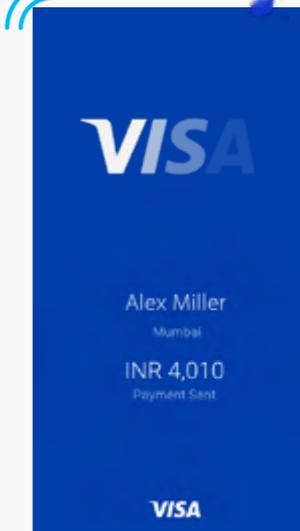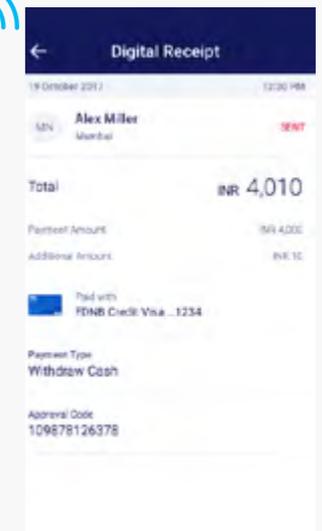
Cash-Based Transactions

A merchant (cash agent) can manage and track their transactions and cash flow with an enabled merchant app. To make a deposit, a consumer only needs to share the recipient's name and Visa PAN. The merchant then initiates by tapping "Deposit Cash" and entering the consumer details, the deposit amount and confirming the transaction.

Required:

- A payment notification followed by a digital receipt must be included to confirm completion.

- The recipient must also receive notification that funds have been added to their account from their bank through the mobile app.

Merchant (Cash Agent) Receiving Deposit from Consumer

| Merchant (cash agent) app home screen | Deposit cash | Confirm deposit | Payment notification | Digital receipt |
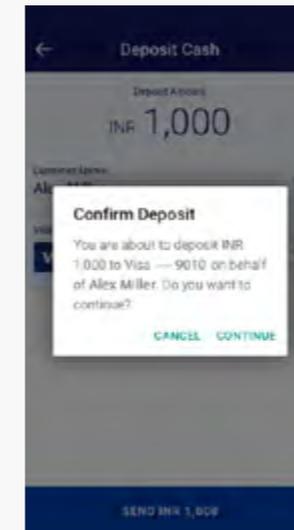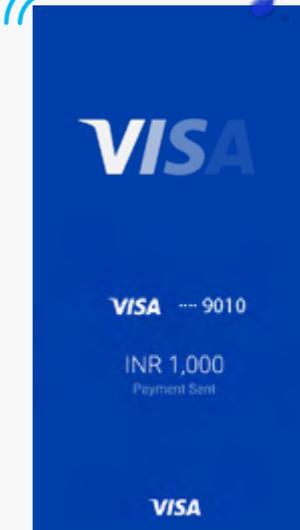
IoT

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

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

VISA

PURCHASE COMPLETE
ORDER #764AM7645323

Payment Total: $12.00
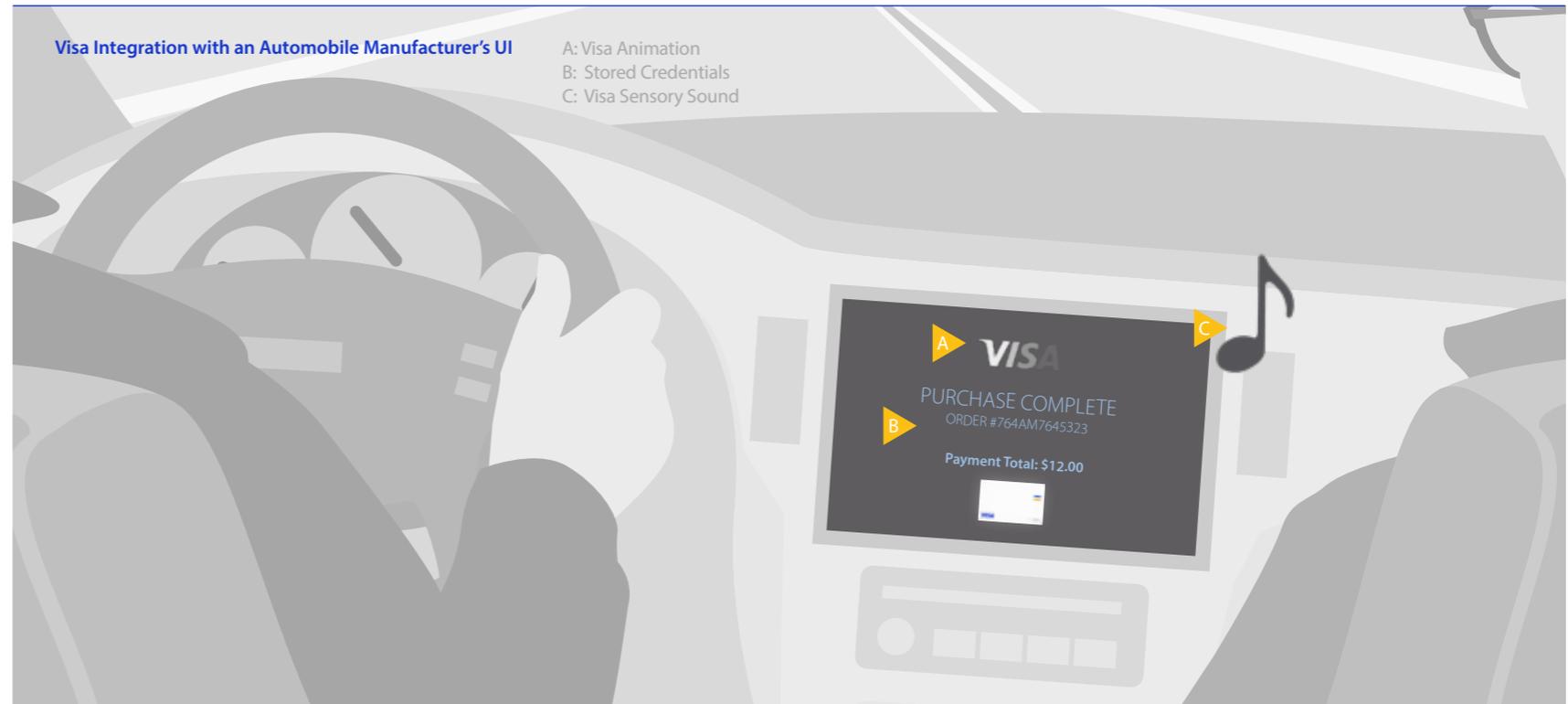
Clear Messaging

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

VISA

Total: $12.00
12 points added to your Visa Rewards
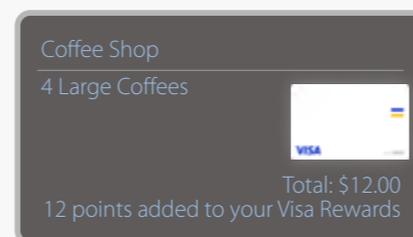
Connected Car

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 senory animation and sound for every Connected Car payment transaction.

Gas Purchases

In-Car Purchases

Toll Booths and Parking

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

A ▶ "Confirming you want to make a $12 purchase using your Visa card ending in 1234" ◀ B

"Yes."

C ▶ "Payment confirmed. 12 points added to your Visa card."

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
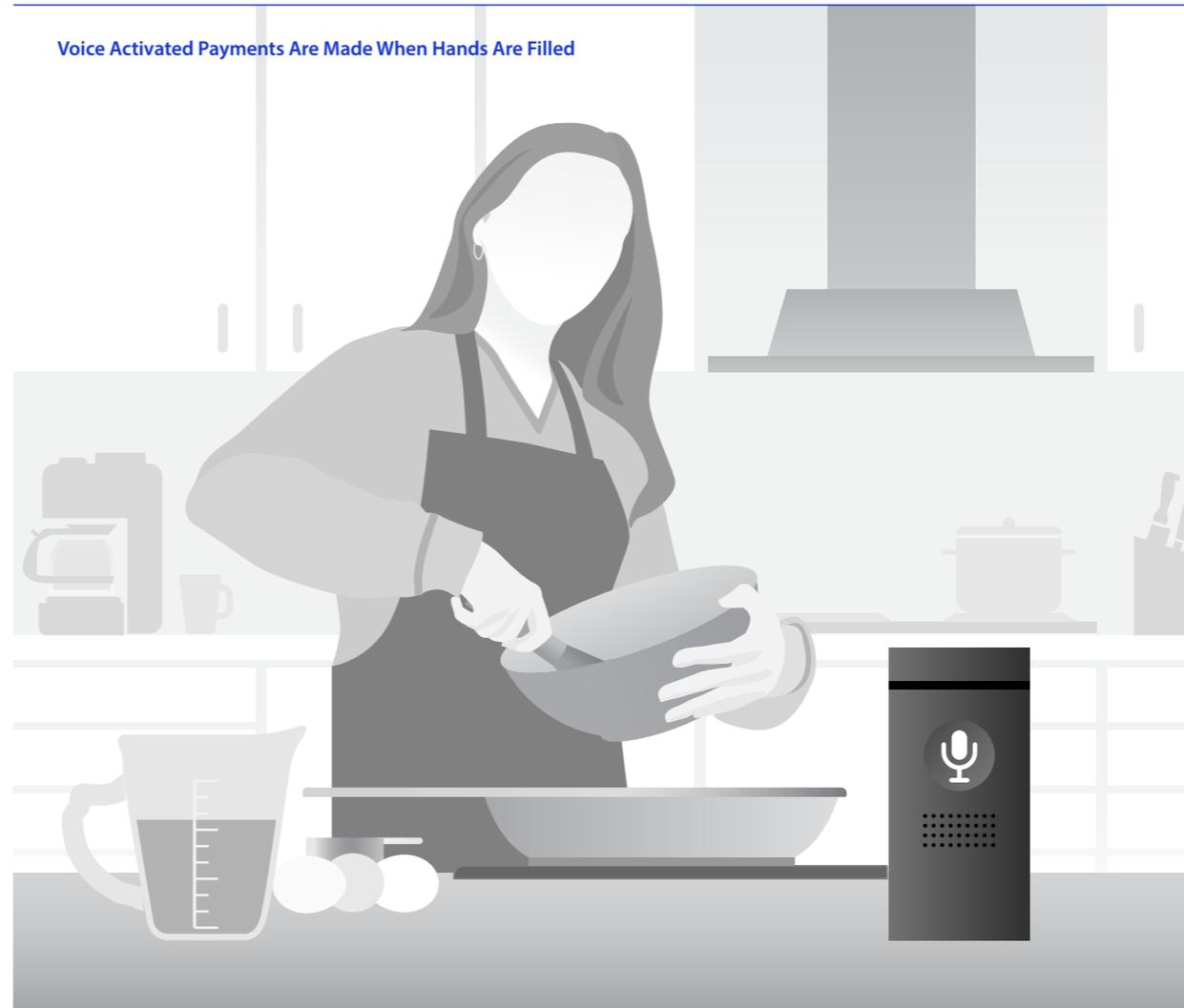
Voice Activated Payments Are Made When Consumers Are Distracted
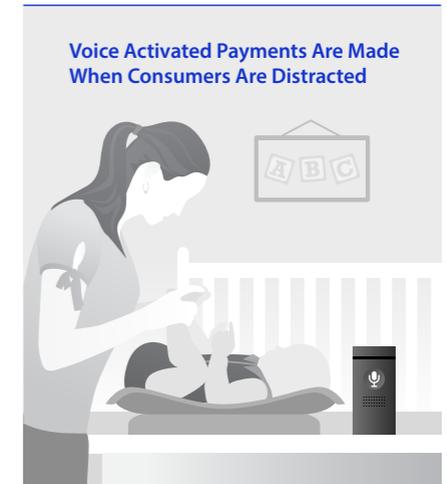
Voice Activated Payments Are Made When Consumers Want Convenience

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.

Visa Purchasing Experiences from the Living Room...

...to the Laundry Room
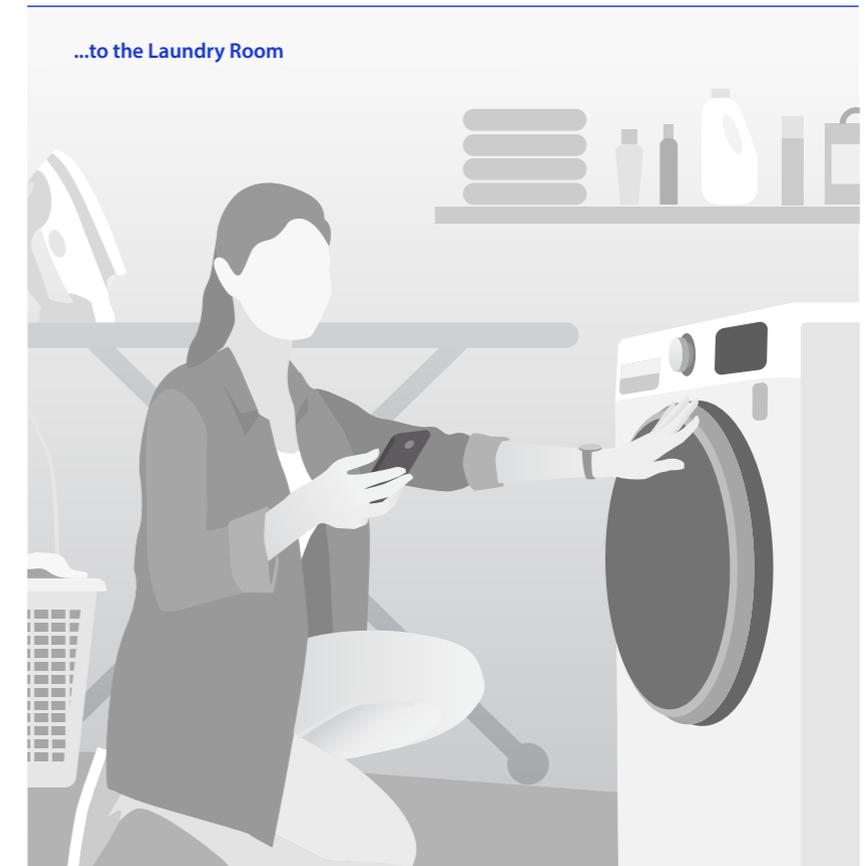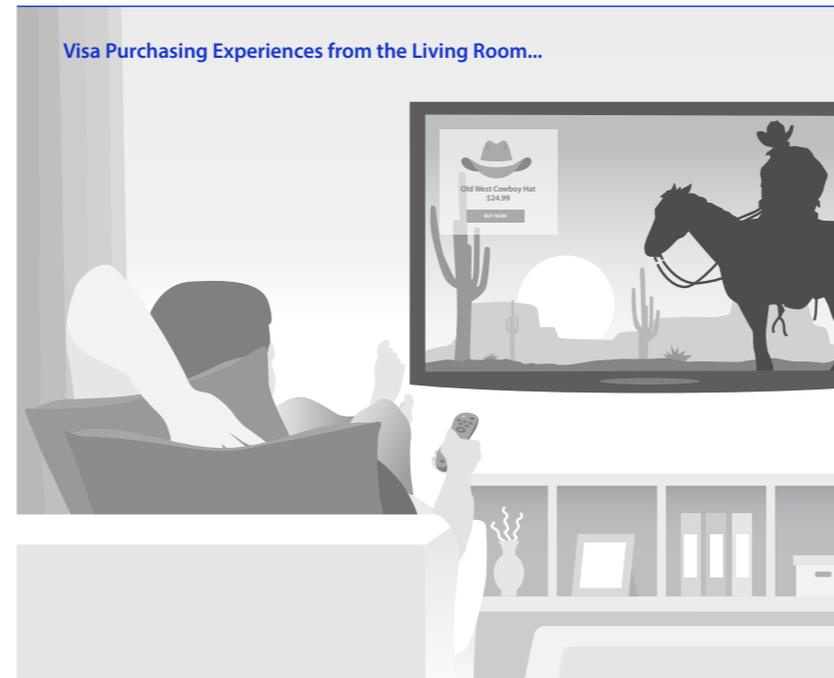
Urban Mobility Payments

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

A: Large "target" Contactless Symbol

B: Visa Brand Mark and any other payment network marks near the Contactless Symbol

C: When supported, audible tones, lights, or other payment confirmations must be used

D: The phrase "Contactless Payments Accepted" must be included

Co-Branded Example

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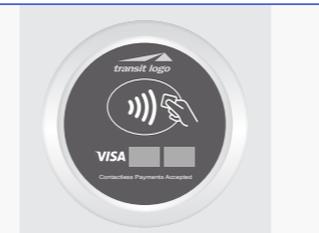
DO NOT...

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:

Train or subway entry turnstile
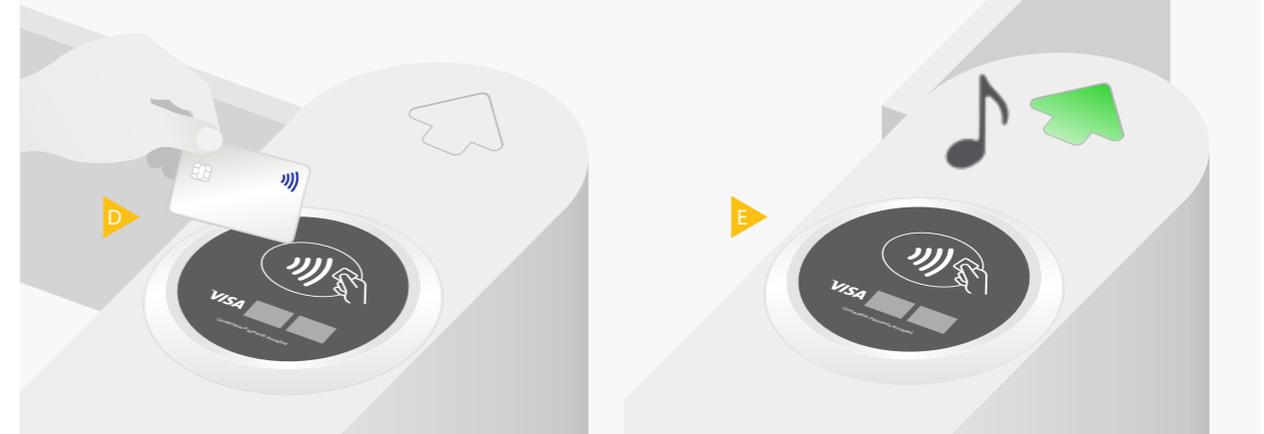
On board a bus

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

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

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 Haptic Vibration
C: Visa Sound

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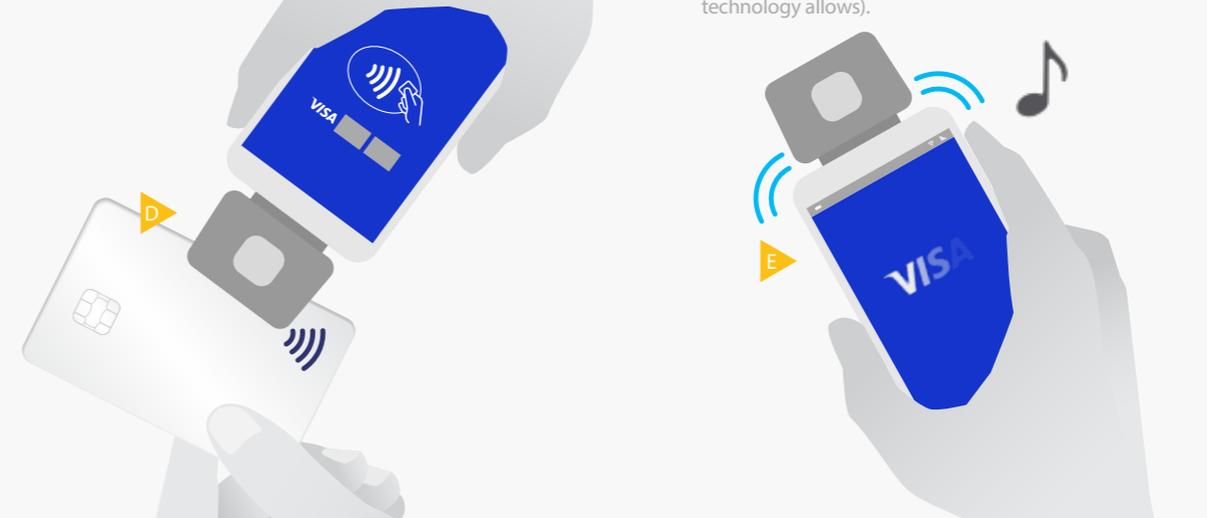
E: When payment is authorized, the Visa sensory animation, sound and haptic vibration are played (where technology allows).

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.
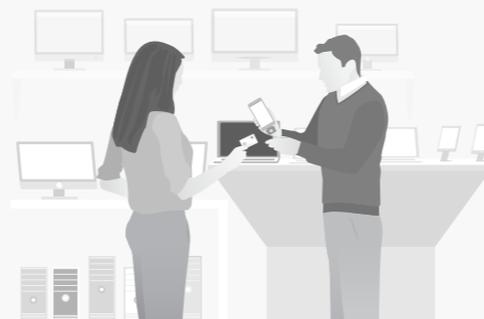
Visa Tap to Phone

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

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.

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.

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.
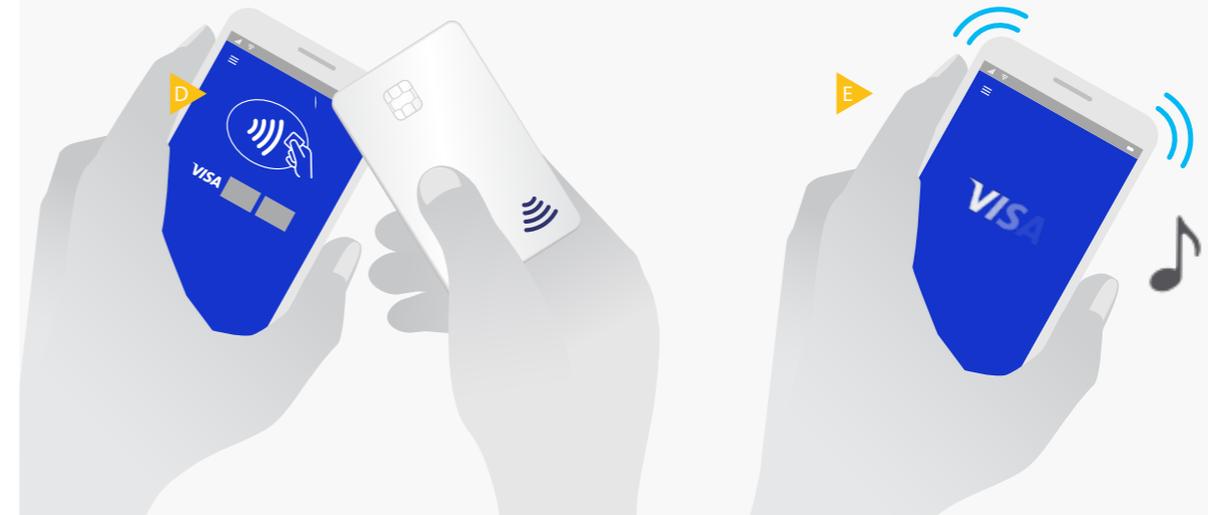
Examples of Common Contactless Payment Points

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.

Unattended Retail

The User Experience:

When developing unattended retail displays, apply the Visa branding guidelines to all Visa accounts, transactions, and final confirmations. Transaction information and Visa branding must be made clear and consistent 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.
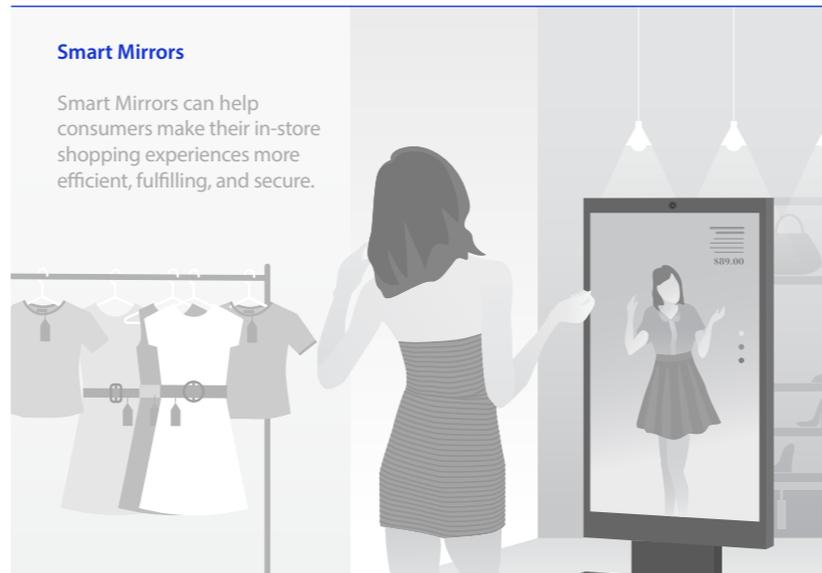
Contact Us

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: APcards@visa.com
CEMEA: CEMEAcarddesign@visa.com
Europe: EUCardDesign@visa.com
LAC: LACbrand@visa.com
North America: NAbrand@visa.com

Global:
VPBS@visa.com

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