Visa Secure Remote Commerce

Messaging Tools and Guidelines for Merchants

Revised March 2020





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Whenever you see [credit/debit] in suggested call to actions, it is to allow an issuer or merchant the option to highlight the card type for their issuance and/or acceptance, as merchants in the U.S. have the ability to accept credit, debit or both.

The recommended messaging in this guide is intended solely as a resource for Visa Issuers to consult when developing their individual card programs. Visa recommends that you utilize this recommended copy. Issuers are responsible for all legal and regulatory compliance of their Visa card programs, including their use of marketing materials or specific marketing practices in connection with their Visacards. Issuers should consult with their Legal Department when creating their Visamarketing programs and materials. A copy of all issuer-produced materials must be submitted to Visa for inventory control purposes only.

It is required that Visaandour client partners fully comply with EMVCo's SRCPayment Icon Reproduction Guidelines when using the icon in marketing or other materials. A copy of EMV Co's SRCPayment Icon Reproduction Guidelines is available at <a href="https://www.emvco.com/emv-technologies/src/">https://www.emvco.com/emv-technologies/src/</a>

# What is the purpose of this document?



Asset overview Guidelines Messaging Marketing assets Contact info

This interactive document is your one-stop shop to promote use of Visa Secure Remote Commerce. Just click the tabs above or on the left to access the materials you need.

#### Inside you will find:

Brand guidelines: Understand how to properly configure and use the Visabrand mark and how and when to use the EVV&ISecure Remote Commerce (EMV SRC) paymenticon.

Marketing assets: Utilize turnkey asset templates and messaging to let Visa cardholders know that we support use of Visa Secure Remote Commerce for eCommerce transactions.

Legal Note: Nothing in this document constitutes legal advice. Before any of the turnkey promotional assets contained in this section are produced or distributed, it is your responsibility to have all materials reviewed and approved by your legal counsel.

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# **Opportunity**

Introduction

— Purpose

— Opportunity

— What is Visa SRC?

— Communicating

Asset overview

Guidelines

Messaging

Marketing assets

Contact info

## Background

Digital commerce is growing rapidly, with card-not-present transactions projected to rise three times faster than card-present transactions in the next four years. But there are several challenges with this eCommerce growth:

High shopping cart abandonment rates, especially on mobile devices.

Lower approval rates online than in stores.

Increased fraud, which is growing faster than online sales.

The friction created by having to complete multiple form fields at checkout.

Fortunately, online payments are evolving to address these challenges. In June 2019, EMVCoreleased a set of new industry-wide standards for eCommerce transactions. EMV®Secure Remote Commerce will serve as a framework for solutions that can help make online buying easy and smart. EMV SRCbased solutions will be available everywhere the EMV SRCpayment icon papears 1.

Visa is applying the new standards through Visa Secure Remote Commerce, which incorporates our proprietary technologies for tokenization of primary account numbers, fraud prevention, and real-time transaction risk analysis.

<sup>1.</sup> The EM® SRCpay ment icon, consisting of a pentagon design oriented on its side with a stylized depiction of afast forward symbol on the right, formed by a continuous line, is atrademark owned by and used with permission of EMVCo, LLC.



# What is Visa Secure Remote Commerce?

Introduction Asset overview Guidelines Messaging Marketing assets Contact info Purpose Opportunity

## Visa Secure Remote Commerce is designed to:

Reduce the need to enter primary account numbers and passwords during purchase flows:

What is Visa SRC? Communicating

> Consumers will need to enter Visa credit, debit, or reloadable prepaid card information the first time they engage or click to pay at participating merchant sites or when new cards are used or added. Issuing banks can also have their cardholders' cards pre-provisioned for easier access.

Once they have entered their Visacard information, consumers can choose "trust this device," during checkout. As long as they use the same browser, they will be able to use that card with just a few clicks when they see this icon where Visa is accepted.

Existing Visa Checkout users will only need to authenticate their Visacards upon first-time use.

Provide a simpler, more consistent digital checkout experience:

Uses asingle payment profile across various participating merchants and devices.

Make payment credentials less vulnerable to fraud:

Initially, a consumer's identity can be protected with one-time passcodes, and payment data will remain protected by Visa's multi-layer approach to security and Decision and Fraud Management tools.

As the adoption of Visa Tokens expands, tokens will replace sensitive cardholder credentials, including 16-digit primary account number and expiration dates, at participating merchants that utilize Visa Token Service.

This evolution can help accelerate the growth of eCommerce while potentially reducing risks for consumers, merchants, issuers, and partners. In short, enabling consumers to buy remotely with more ease and confidence is a win for everyone.



# Communicating to consumers

Introduction Asset overview Guidelines Messaging Marketing assets Contact info Purpose Opportunity What is Visa SRC? Communicating

Communications about Visa Secure Remote Commerce should convey how it can make a consumer's life easier by providing an easy and smart way to make payments online.

Consumers are often overwhelmed by or resistant to new technology. You have an important role to play in educating consumers about the benefits of Visa Secure Remote Commerce in a simple and accessible way, while also demonstrating how it can be relevant to their online shopping experience.

### Consumer benefits:

#### Easy

You no longer have to enter 16-digit primary account numbers, look up passwords, or fill out long forms to make a purchase.

#### Smart

Wherever you see this icon (2) and Visa is accepted, you'll enjoy the same time-saving digital checkout.

#### Secure

When you click to pay with Visa, you can be assured that our global payment network is always looking out for you-fighting fraud, reducing risk, and helping to make transactions fast and worry-free. We use multiple layers of payment security, and our anti-fraud detection system monitors every payment in real time, analyzing more than 500 unique risk attributes. Visa also works closely with merchants and your issuing bank to protect your card against unauthorized use. With Visa, you can buy with confidence.





# Asset details

Introduction

Asset overview Asset details How to use How to access Guidelines

Messaging

Marketing assets

Contact info

#### Availability

Assets are available on Visa Brand Asset Manager

#### File Types

Videos: ProRes, H.264

Sizes: 3840x2160, 1920x1080, 16:9

Digital assets: PSD

#### Shoot Asset Usage

21 months unlimited, unrestricted, worldwide, all media excluding TV. Press/trade is ok. No print media.

Expires October 21, 2021

Available for Visa marketing and Visa client co-marketing

#### Talent Usage

21 months unlimited, unrestricted, worldwide, all media excluding TV. Press/trade is ok. No print media.

Expires October 21, 2021

Available for Visa marketing and Visa client co-marketing

#### Stock usage

All media worldwide in perpetuity



# How to use the assets

Introduction

Asset overview Asset details How to use How to access Guidelines

Messaging

Marketing assets

Contact info

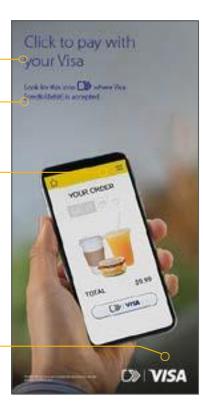
Executions should include the elements on the right to ensure consistency across communications. These creative elements will work together to highlight the speed and convenience of using Visa cards with Secure Remote Commerce to shop online.

The assets available in Visa Brand Asset Manager will give you the base for these creative elements. Before any promotional assets based on this document are produced or distributed they must be reviewed and approved by your respective legal counsel.

Messaging

Use a prominent CTA in digital banners

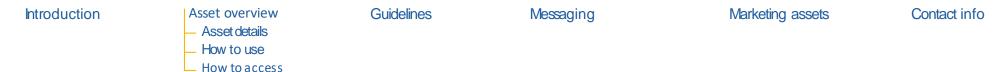
Key visual should focus on the payment moment



Always include the SROicon and Visa logo. This combination shall always include the icon, positioned first, then the vertical separator line, and finally an SRC participant mark or SRCSystemOperating Images. Don't crop the SROpayment icon, button or Visalogo



# How to access the assets



Visa Brand Asset Manager or VBAM is Visa's new enterprise digital asset management platform where you can access Visa Brand and Marketing assets like logos, guidelines, images, and other creative materials you need for doing business with Visa.

Visa Brand Asset Manager is accessible securely through Visa Online, the Visa B2B portal for business information and services used by clients and partners doing business with Visa.

To enroll into Visa Online, you'll need:

Your Business Email Address (Users are required to use their business email address not personal.)

Your Organization Business ID (BID)

Your Manager's Information

Please include your manager's information to verify your access to Visa Brand Asset Manager.



# How to access the assets

Introduction

Asset overview

— Asset details

— How to use

— How to access

Guidelines

Messaging

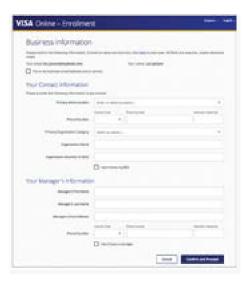
Marketing assets

Contact info

### What do I need to do?



1. Goto <u>visaonline.com</u> and click <u>Enroll</u> Today! to start the process. Fill in your name and email and click <u>Continue</u>.



2. Enteryour business information and click on **Confirm and Proceed** once done.



3. Request Visa Brand Access Management service - select Request Service next to Visa Brand Asset Manager (under Working with Visa). Check the box and click Submit.

In most cases you will receive an email with your temporary pass word within minutes. If not, you will be contacted by the Client Support team for additional information.



**4.** Log into visaonline.com with your Visa Online username and temporary password.

Visa Brand Asset Manager should be listed under **My Services**.

**5.** Click on the link to open it in a new window.

## Who can I contact for help?

If you have issues accessing the site or would like to provide feedback, please email <a href="mailto:bam@visa.com">bam@visa.com</a>.



# Visa brand elements

Introduction Asset overview Guidelines Messaging

Visa brand elements

SRCicon

Usage

Do's + don'ts

We use the Visa Brand Mark as the main representation of our brand, our payment methods, and our organization. Our brand mark is our most enduring and recognizable asset around the world. It's recognized in any language and adaptable to any scale. And it always serves a promise to get people closer to their goals by making life easier along the way.

The Visa brand mark is always in Visa blue or white and placed on a background that provides adequate contrast between the mark and the background. A copy of the Visa Brand Guidelines is available at https://visabrandcentral.com/assets/visa-brand-style-quidelines.

#### Minimum clear space

X= Height of the V

Apply 1Xclear space around all sides of the Visa brand mark when possible.

#### Minimum size

To ensure clarity and legibility of the Visa brand mark, it must never appear smaller than 11 mm, (32 px) in length.

#### **Color specification**

- Use the VisaBlue RGBcolors
- Visa Blue: R26G31 B113; HEX1A1F71

Marketing assets Contact info

Visa Brand Mark





Color Specification

 RGB	Web/Hex
26/13/113	1A1F71



# EMVCoSecure Remote Commerce (SRC): Payment icon reproduction requirements

Introduction Asset overview Guidelines Messaging Marketing assets Contact info

Visa brand elements

SRC i con

Usage

Do's + don'ts

It is required that Visaandour client and merchant partners fully comply with EMV Co's SRCPayment Icon Reproduction Guidelines when using the icon in marketing or other materials. The following materials on pages 12-14 come from such Guidelines as of June 2019. Acopy of EMV Co's SRCPayment Icon Reproduction Guidelines is available at

https://www.emvco.com/emv-technologies/src/

These standards govern the use of ( ), referred to herein as the 'EMV®SRC payment icon", "SRC payment icon," "payment icon" or "icon", a trademark of EMVCo, LLC ("EMVCo").

This document includes the requirements for use of the icon that will signal that a payment is enabled by the EM®Secure Remote Commerce Specification. The icon 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. Following these requirements will help ensure an optimal SRC user experience.

A written Trademark License Agreement shall be in place with EMVCofor the right to use the payment icon. For more information on entering into a Trademark License Agreement with EMVCo, please visit <a href="www.emvco.com/about/trademark-centre/">www.emvco.com/about/trademark-centre/</a>. EMVCoreserves the right to terminate the Trademark License Agreement in instances of non-compliance with these requirements.

## Elements of Imagery

The SPC payment icon is comprised of a pentagon design oriented on its side with a stylized depiction of a fast forward symbol on the right, formed by a continuous line. Except as discussed within this document, the icon shall always appear exactly as shown in the image below and shall never be broken apart or visually altered in any way.

Examples of unacceptable usage are as follows:



Exceptions to the above standards require pre-approval from EMVCo. To receive pre-approval, please submit are quest through the EMVCo. Query Systemon EMVCo.com.



# EMVCo Secure Remote Commerce (SRC): Payment icon reproduction requirements

Introduction

Asset overview

Guidelines
Visa brand elements
SRC i con
Usage
Do's + don'ts

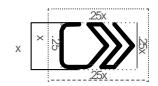
Messaging

Marketing assets

Contact info

## **Clear Space Requirements**

As a general requirement, the minimum dear space around all four sides of the icon shall be equal to one quarter (.25x) of the full height of the icon (x), as shown below.



#### **Exceptions to Clear Space Requirements**

In certain use cases (e.g. mobile), where space may be extremely limited, the clear space requirement above does not apply in full. When the height of the icon is less than or equal to 32px, 2mm/8px dear space is required on all surrounding sides of the icon. When the height of the icon is greater than 32px, one quarter (.25x) of clear space is required around the icon.

#### Size Requirements

Formost usecases, the icon shall appear at a height no smaller than 5mm/20px. Where space may be extremely limited, the icon shall appear at a height no smaller than 3mm/12px.

In addition to these minimum size requirements, it is expected that the icon will appear at a size equal to any other brand imagery displayed.

## **Icon Color Options**

The SPC payment icon shall appear as a solid, monochromatic color that provides the best color contrast and legibility against the selected background. Background colors should be neutral and shall provide sufficient contrast for the icon to be dear and visible. For best reproduction results, the black version of the icon should appear against a white or light color background. The white (reverse) version of the icon should appear against a medium or dark color background. The background shall always be a solid color and the icon shall never be presented against an image, texture or other graphic element.

For digital, refer to applicable web accessibility guidelines to determine appropriate color contrast.







# Use with other marks

Introduction

Asset overview

Guidelines Visa brand elements SRCicon Usage Do's + don'ts

Messaging Marketing assets Contact info

The icon may be used other marks subject to the following criteria:

The icon cannot be given a proprietary name.

The icon may be combined with an SROparticipant mark for marketing to reinforce participation in SRC-referred to, herein as the "Icon with SROparticipant mark."

For marketing purposes, the icon may be combined with an SROparticipant mark\* to reinforce participation in SRC-referred to, herein as the "Icon with SROparticipant mark." The icon with SROparticipant mark shall always include the icon, positioned first, followed by the vertical separator line, and finally an SRCparticipantmark.

SRCSystem Operating Images\*\* spaced and sized accordingly should be included in immediate proximity, leveraging the call to action descriptive language to indicate action to be taken to enable the system operating network cards in the SROpayment system.



<sup>\*</sup>SRC participant is an entity that is configured to participate in an SRCecosystem. This can include issuers, merchants, entities playing the role of SPCInitiators, digital cardifacilitators, digital payment applications and payment service

## **Specifications**

Determining size parity between the SPOpayment icon and Marks/images



A mark/image may exceed adimension of the SRClcon by 20% within these parameters: [Incremental Height %]+ [Incremental Width %]≤ 20%, where: [Incremental Height %] is the percentage by which the height of the SRCSystem Operating Image or Participant Mark exceeds the height of the SROcon; and [Incremental Width %] is the percentage by which the width of the SRCSystem Operating Image or Participant Mark exceeds the width of the SROcon. All SRCSystem Operating Images or Participant Marks may meet or exceed the dimension of the SROicon by up to 20% incremental percentage defined by the sum of incremental Height %+ incremental Width%.



Acceptable and unacceptable examples of the icon with other marks are asfollows:



<sup>\*\*</sup>SRC System Operating Images are the unique images referring to an SRC System that will be displayed in association to the SRCtrigger and paymenticon.



# Do's and Don'ts for for the EMVCO's SRCIcon

Introduction

Asset overview

Guidelines
Visa brand elements
SRCicon
Usage

Do's + don'ts

Messaging

Marketing assets

Contact info

### Do's

When possible use the provided messaging and graphics

Always use the Visa brand mark as the primary sign for Visa branding

The SPC payment icon should only be used to show the payment option available at a merchant site or as the issuer-supported method to pay on a merchant site

Use the same visual treatment (font, size and color) for the SROpayment icon as the surrounding headline or text information

Show the button in situation

The color bars should appear in full color value, but can show details of photography underneath by combining differently affected layers

When layouts include the use of typography over photography, carefully consider imagery that allows legibility

Shared photography should be a blended balance between Visaand partner photography

Share finalized assets with your local Visa account representative before going live

#### Don'ts

Don't make unsubstantiated claims about Visa Secure Remote Commerce ("fastest")

Don't use the SROpayment icon as a stand-alone brand mark outside of the merchant checkout environment

Don't make additional daims about Visa Secure Remote Commerce outside of the provided messaging

Don't alter the proportions or elements of the SROpayment icon in any way

Don't use the Visa primary flat colors in the color bars

Don't use gradients over photography

Don't use overly stylized or hyper-realistic photography



# Do's and Dont's for "click to pay"

Introduction

Asset overview

Guidelines
Visa brand elements
SRCicon
Usage

Do's + don'ts

Messaging

Marketing assets

Contact info

### **EMVCO** parameters:

"Click to pay" is not a programme name, therefore, it shall be used in sentence case only

Upper case "C" if used in the beginning of the sentence or in the call to action (e.g., "Click to payfor an easy, smart and secure checkout experience.")

Lower case "c" if used within a sentence (e.g. "Simply click to pay for an easy, smart and secure checkout experience.")

### Do's:

Use "click to pay" descriptively in copy as part of a natural conversation instructing the consumer how to make a payment when choosing to pay using a Secure Remote Commerce payment trigger for Card Not Present transactions.

Click to pay with Visawhen you see this icon [showicon] where Visa is accepted

Click to pay with Visafor an easy, smart and secure online checkout when you see this icon [showicon] where Visa is accepted

Merchant: Click to pay when you see this icon [showicon] to complete your online purchase at [Merchant]

Issuer: Click to pay with your [Issuer Name] Visa Debit when you see this icon

[show icon] for your online purchases where Visa is accepted

Use "Click to pay" as the call to action on an SPCenabled payment trigger where the icon graphics are not supported (e.g., radio buttons or drop down menu selections)

ADA:

Click to pay with card: for all use cases of the icon, including the button

Click to pay: tool tip (when you hover over elements on a page, textshows up in a rectangular box next to it)

### Don'ts

Make "click to pay" look like a Visa product, trademark, slogan or tagline with standalone or emphasized copy

Use different text treatment (bold, all caps, italics, etc.) from the surrounding text

Referto "click to pay" as a Visa product or sub-brand (e.g., Visa click to pay, Use Visa click to pay)

Uoin or hyphen the words "click to pay" (e.g., clicktopay, dick-to-pay)

Use acronyms for "click to pay" (e.g., CTP or ctp)

Convert the "to" to the number 2 (e.g., click 2 pay, c2p)



# Messaging architecture

Introduction Asset overview Guidelines Messaging Marketing assets Contact info

— Architecture
— Matrix

Aguide for communicating how Visa Secure Remote Commerce offers an easy and smart way for consumers to pay online with their Visa card:

## Messaging

Online buying is evolving so you can pay with fewer clicks. Paying online with your [issuername] Visacardis:

#### Easy

This icon means you no longer have to enter 16-digit primary account numbers, look up passwords, or fill out long forms to make a purchase online where Visa [credit/debit] is accepted.

#### **Smart**

Wherever you see this icon ( ) and Visa [credit/debit] is accepted, you'll enjoy the same time-saving digital checkout.

#### Secure

When you click to pay with Visa, you can be assured that Visa's global payment network is always looking out for you-fighting fraud, reducing risk, and helping to make transactions fast and worry-free. Visa uses multiple layers of payment security, and its anti-fraud detection system monitors every payment in real time, analyzing more than 500 unique risk attributes. We will continue working dosely with Visa to safeguard your sensitive payment information and prevent unauthorized use of your card. Protecting you is our top priority.

#### Call to Action

Click to pay with your [issuername] Visa when you see this icon where Visa [credit/debit]\* is accepted

<sup>\*</sup>This brack eted text is here to allow an issuer or merchant the option to highlight the card type for their issuance and/or acceptance, as merchants in the Canada. have the ability to accept credit, debit or both.



# Messaging matrix

Introduction

Asset overview

Guidelines

Messaging

— Architecture

— Matrix

Marketing assets

Contact info

### Retail/Travel



Download Link: PSD Digital assets Format: PSD

### Retail/Entertainment



Download Link: PSD Digital assets Format: PSD

## Retail/Fashion



Download Link: PSD Digital assets Format: PSD

### **Quick Service**



Download Link: PSD Digital assets Format: PSD

**Headline:** Overall guidance for headlines is to link the lines to the scene in an iconic image and clearly communicate the benefit/RTB in a short and succinct way, without losing the brand personality. The lines shouldn't feel forced.

Call to Action: Click to pay with your [issuername] Visa when you see this icon where Visa [credit/debit] is accepted

Call to Action: Learn more

Disclaimer: The EMM®SROpayment icon, consisting of a pentagon design oriented on its side with a stylized depiction of a fast forward symbol on the right, formed by a continuous line, is a trademark owned by and used with permission of EMVCo, LLC.

Abbreviated Disclaimer for Assets with Limited Space: The EMV®SROpayment icon is a trademark owned by and used with permission of EMVOO, LLC.

Digital banners, social posts, and email communications should link to a Visa Secure Remote Commerce webpage hosted on your own site, or to the Visa Secure Remote Commerce webpage at <a href="https://usa.visa.com/pay-with-visa/checkout.html">https://usa.visa.com/pay-with-visa/checkout.html</a>

Contact info

# **Video**

Introduction Asset overview Guidelines

address whatever consumer benefits and features you wish to highlight.

Every video asset has four variations of talent so you can choose the ones that best serve your

"Retail/Travel 3" will feature talent variant 3. Suggested messaging is provided for each video asset, and project files are also available in case new messaging needs to be created to

needs. Note the numbers in the file names correspond to the talent variant. For example,

Messaging

Marketing assets

- Video

**Email** 

**Digital banners** 

Social media

## Retail/Travel



# Retail/Entertainment



## Retail/Fashion



### **Quick Service**



Α	S	S	Ε	т	S

Project Files

Variant	Siz e	Download Format		
Variant 1	3840x2160	Ø H.264 Ø ProRes		
	1920x1080	₱ H.264 ₱ ProRes		
Variant 2	3840x2160	# H.264 ProRes		
	1920x1080	₱ H.264 ₱ ProRes		
Variant 3	3840x2160	# H.264 ProRes		
	1920x1080	₱ H.264 ₱ ProRes		
Variant4	3840x2160	€ H.264 € ProRes		
	1920x1080	₱ H.264 ₱ ProRes		

Variant	Siz e	Download Format
Variant 1	3840x2160	<i>₱</i> H.264 <i>₱</i> ProRes
	1920x1080	⊕ H.264 ⊕ ProRes
Variant 2	3840x2160	₱ H.264 ₱ ProRes
	1920x1080	€ H.264 € ProRes
Variant 3	3840x2160	₱ H.264 ₱ ProRes
	1920x1080	<i>₱</i> H.264 <i>₱</i> ProRes
Variant4	3840x2160	€ H.264 € ProRes
	1920x1080	₱ H.264 ₱ ProRes

Variant	Siz e	Download Format		
Variant 1	3840x2160	<i>₱</i> H.264 <i>₱</i> ProRes		
	1920x1080	₱ H.264 ₱ ProRes		
Variant 2	3840x2160	₱ H.264 ₱ ProRes		
	1920x1080	€ H.264 € ProRes		
Variant 3	3840x2160	₱ H.264 ₱ ProRes		
	1920x1080	€ H.264 € ProRes		
Variant4	3840x2160	€ H.264 € ProRes		
	1920x1080	€ H.264 € ProRes		

Variant	Siz e	Download Format		
Variant 1	3840x2160	Ø H.264 Ø ProRes		
	1920x1080	<i>₱</i> H.264 <i>₱</i> ProRes		
Variant 2	3840x2160	₱ H.264 ₱ ProRes		
	1920x1080	€ H.264 € ProRes		
Variant 3	3840x2160	Ø H.264 Ø ProRes		
	1920x1080	€ H.264 € ProRes		
Variant4	3840x2160	₱ H.264 ₱ ProRes		
	1920x1080	€ H.264 € ProRes		

Project Files **O** Download

@ Download

Project Files

Download



# **Email**

Introduction Asset overview Guidelines Messaging Marketing assets Contact info

Video

Email

Digital banners

Social media

Market-ready creative assets are modular and can be mixed and matched in different ways to design a variety of emails.

### **Email Guidance**

Emails should be simple in layout, utilizing an image and headline above the fold to entice the recipient to scroll down and read more. The design should be split into three sections: the header area (above the fold), the body, and the footer.

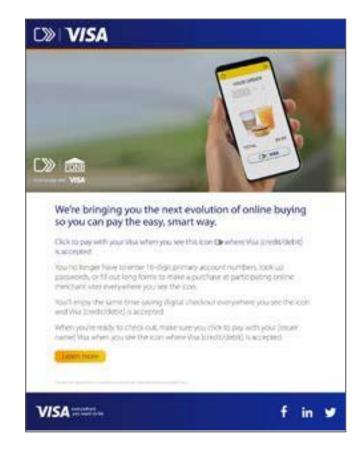
Use the "Learn more" call to action to link consumers to the Visa Secure Remote Commerce webpage at

#### https://usa.visa.com/pay-with-visa/checkout.html

You can refer to the Visa Brand Style Guide for more detailed guidance on creating emails.

#### **ASSETS**

Download Link	Format
P Digital assets - Travel	PSD
P Digitalassets - Entertainment	PSD
P Digital assets - Fashion	PSD
Digital assets - Quick Service	PSD





# Digital banners

Introduction Asset overview Guidelines Messaging

Marketing assets

Contact info

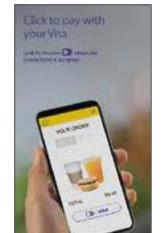
Video

EmailDigital banners

Social media

Market-ready creative assets allow for fast and easy deployment. A variety of banner sizes are included in each.





D VISA



#### **ASSETS**

Dimensions [	Download Link	Format
250 × 360	Pigital assets - Travel	PSD
300 × 250	Digitalassets - Entertainment	PSD
320 × 320	Pigital assets - Fashion	PSD
300 × 600	Digital assets - Quick Service	PSD
800 × 250		
970 × 1080		
980 × 240		
300 × 250 320 × 320 300 × 600 800 × 250 970 × 1080	Digitalassets - Entertainment     Digital assets - Fashion	PSD PSD

Digital banners should link to a Visa Secure Remote Commerce webpage at

https://usa.visa.com/pay-with-visa/checkout.html

# Social media

Introduction Asset overview Guidelines Messaging Marketing assets Contact info

EmailDigital bannersSocial media

Market-ready creative assets are available to allow for fast and easy deployment on all social media channels. You may select from any of the still images provided on the digital banners to create social media posts.

WELATER WEEL TO





Instagram example

### Social Media Guidance

Recommendation for social is to continue to feature You+ We construct within the channel copy only, while keeping the post itself to an image.

The length of post copy can vary but should be scannable without having to scroll—between 3 and 4 lines is ideal.

You can refer to the Visa Brand Style Guide for more detailed guidance on creating social assets.

A copy of the Visa Brand Guidelines is available at

https://visabrandcentral.com/assets/visa-brandstyle-guidelines

All social posts should link to the VisaSecure Remote Commerce webpage at

https://usa.visa.com/pav-with-visa/checkout.html

#### **ASSETS**

Download Link	Format
Pigital assets - Travel	PSD
Digitalassets - Entertainment	PSD
Digital assets - Fashion	PSD
Digital assets - Quick Service	PSD

# Thank you

Email any questions, concerns or submission of assets for inventory control to your local Visa account representative.

All assets need to be submitted to your local Visa account representative for inventory control purposes only.

Nothing in this document constitutes legal advice. Before any of the turnkey promotional assets contained in this section are produced or distributed, it is your responsibility to have all materials reviewed and approved by your legal counsel. Visa is not responsible for your use of the Toolkit, creative recommendations, or other information, including errors of any kind, contained in this document.

A copy of all merchant produced materials must be submitted to Visa for inventory control purposes only.