



Customer experiences

Visa Direct Brand Standards

September, 2025



Visa Direct

General Information

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

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

Visa Direct Name in Text

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

Visa Direct Descriptor

- An additional descriptor in local languages may be used as needed (subject to legal reviews and Visa Global Brand approvals). Descriptors should be consistent and there should only be one Visa-approved descriptor used per country. Descriptors do not need to be a direct translation of “Direct.” Rather, they can use words and phrases that convey the offering. Example of a Visaapproved 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

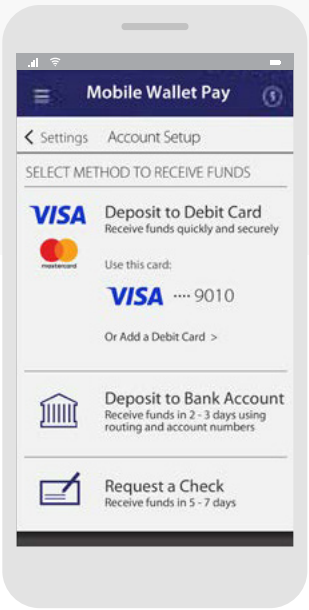
Through a provider’s enabled solution, users can leverage their Visa Debit or re-loadable Visa Prepaid cards to securely receive funds without the need to provide check routing and account numbers to the payment sender and awaiting verification. Visa Direct transactions can occur in real-time, without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

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

- Include a Visa Direct benefits message, such as the following or similar language:
 - For Disbursements (Push to Debit) : Transfer to bank using your debit card number, securely & instantly. Enabled by Visa
 - For Remittance (Push to Debit): Transfer money to your receiver’s bank account, instantly and securely. Enabled by Visa
 - For Funding (AFT - Fund with Debit): Fund your transfer with a debit card, instantly and securely. Enabled by Visa All messaging must be approved by Visa. Visa does not make any warranty as to timing and funds availability of Visa Direct Transactions.
- Display payment network marks in full color, and ensure the Visa Brand Mark is at least at equal parity and prominence as other payment network marks.

* Actual fund availability depends on receiving financial institution and region.

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




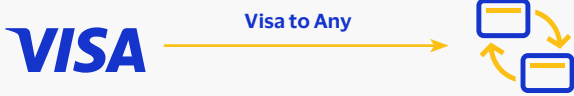


Visa Direct User Scenarios

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

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

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

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

Sender		Receiver	Use Example
<ul style="list-style-type: none">• Account Send Setup: Card Art• Entering Send Amount: Card Art• Visa Sensory Branding• During Visa Direct send: Endorsement <i>recommended</i>• Confirmation: Endorsement <i>recommended</i>		<ul style="list-style-type: none">• Account Receive Setup: Card Art• Visa Sensory Branding• Confirmation: Endorsement + Message <i>recommended</i>	Alex uses their Visa credentials to send money to someone with Visa credentials.
<ul style="list-style-type: none">• Account Send Setup: Card Art• Entering Send Amount: Card Art• Visa Sensory Branding• During Visa Direct send: Endorsement <i>recommended</i>		<ul style="list-style-type: none">• N/A	Alex uses their Visa credentials to send money to someone who has credentials from another brand (non-Visa).
<ul style="list-style-type: none">• N/A		<ul style="list-style-type: none">• Account Receive Setup: Card Art• Enrollment of Payout: Card Art• Visa Sensory Branding• Confirmation: Endorsement + Message <i>recommended</i>	An entity, such as an insurance company, sends money to reimburse Alex for a claim; Alex has Visa credentials.
<ul style="list-style-type: none">• N/A		<ul style="list-style-type: none">• Not Considered• Visa Sensory Branding	A person with credentials from another brand (non-Visa) sends money to Alex, who has Visa credentials.

Visa to Visa



Sender

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

Receiver

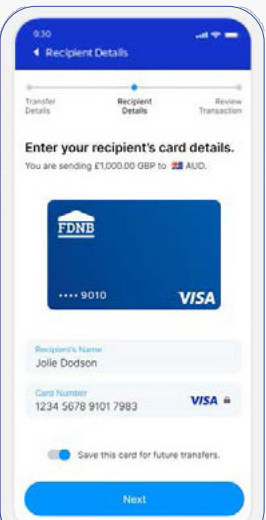
- Account Receive Setup: Card Art
- Confirmation: Endorsement + Message If imagery is not available, "enabled by Visa" must be included in text and applied to any instance of the text message flow.
- Visa Sensory Branding

Account Setup Enrollment

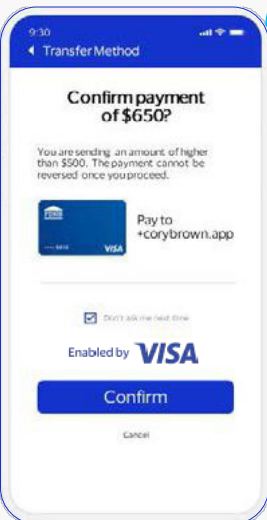


Include Visa Brand on Paywall

Payment Moment



Include Visa Card Art

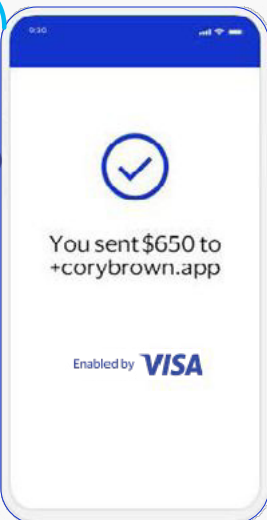


Include Visa Card Art & Endorsement

Confirmation



Visa sensory branding



Include Visa Endorsement

Account Setup Enrollment

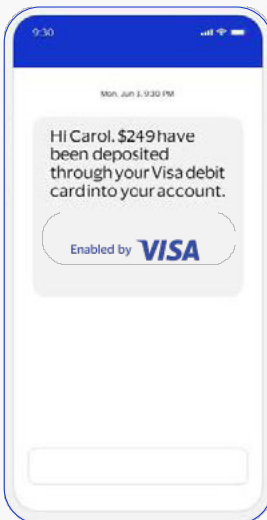


Include Visa Brand on Paywall



Include Visa Card Art

Confirmation

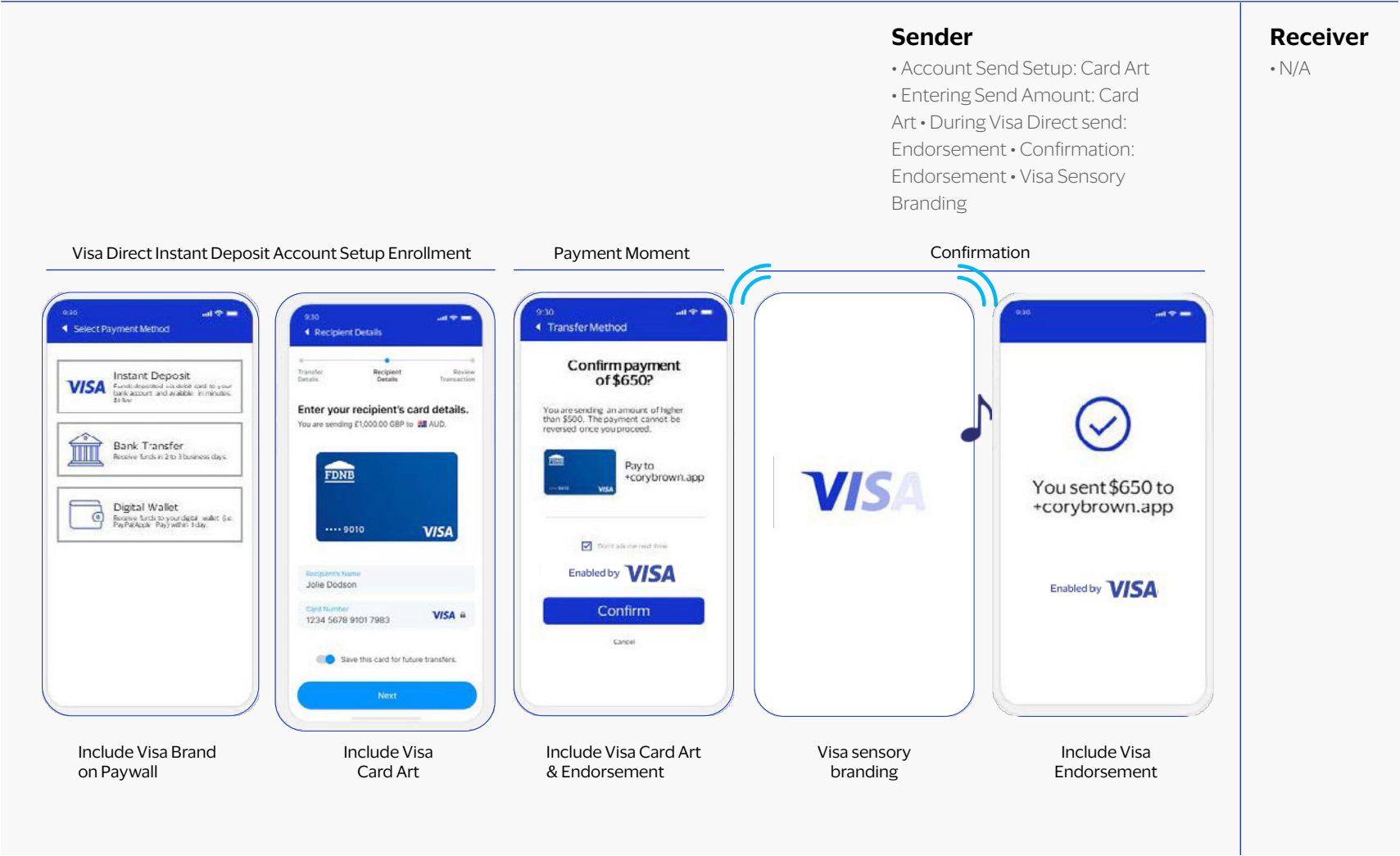


Include Visa Endorsement

Visa to Any

Deposit via Debit

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



Visa to Any – Visa to Account

Bank Transfer

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

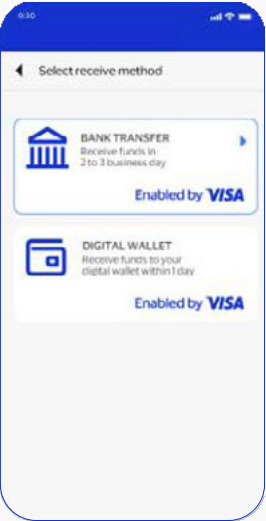


Sender While the recipient of funds in this scenario may or may not be using a Visa credential, the transfer is still enabled by and runs on the Visa network, therefore Visa is the sender for this use case.

Receiver

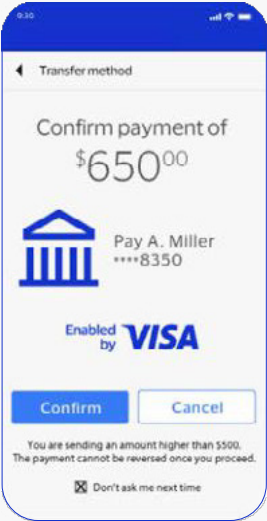
- During Visa Direct receive: Endorsement
- Confirmation: Endorsement

Account Setup Enrollment



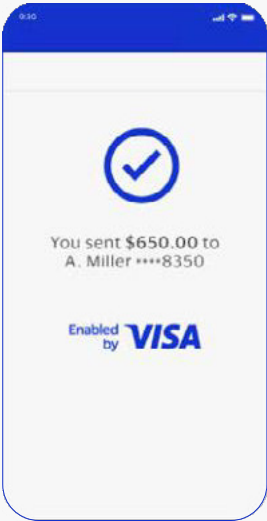
Include Visa Endorsement

Payment Moment



Include Visa Endorsement

Confirmation



Include Visa Endorsement

Visa to Any – Visa to Wallet

Digital Wallet

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

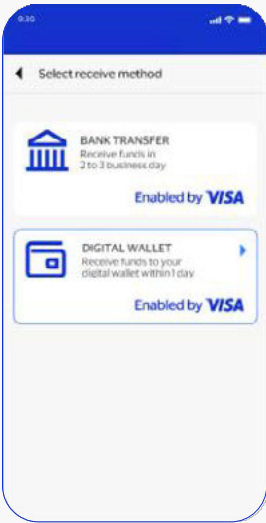


Sender While the recipient of funds in this scenario may or may not be using a Visa credential, the transfer is still enabled by and runs on the Visa network, therefore Visa is the sender for this use case.

Receiver

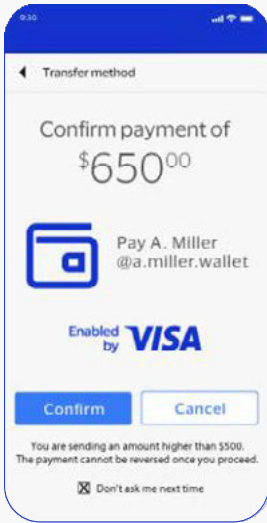
- During Visa Direct receive: Endorsement
- Confirmation: Endorsement

Account Setup Enrollment



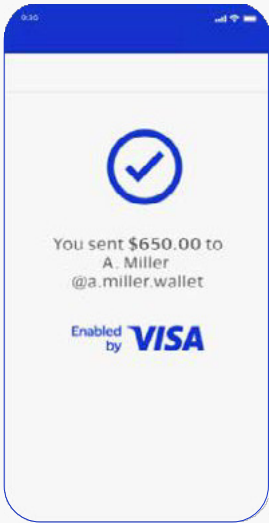
Include Visa Endorsement

Payment Moment



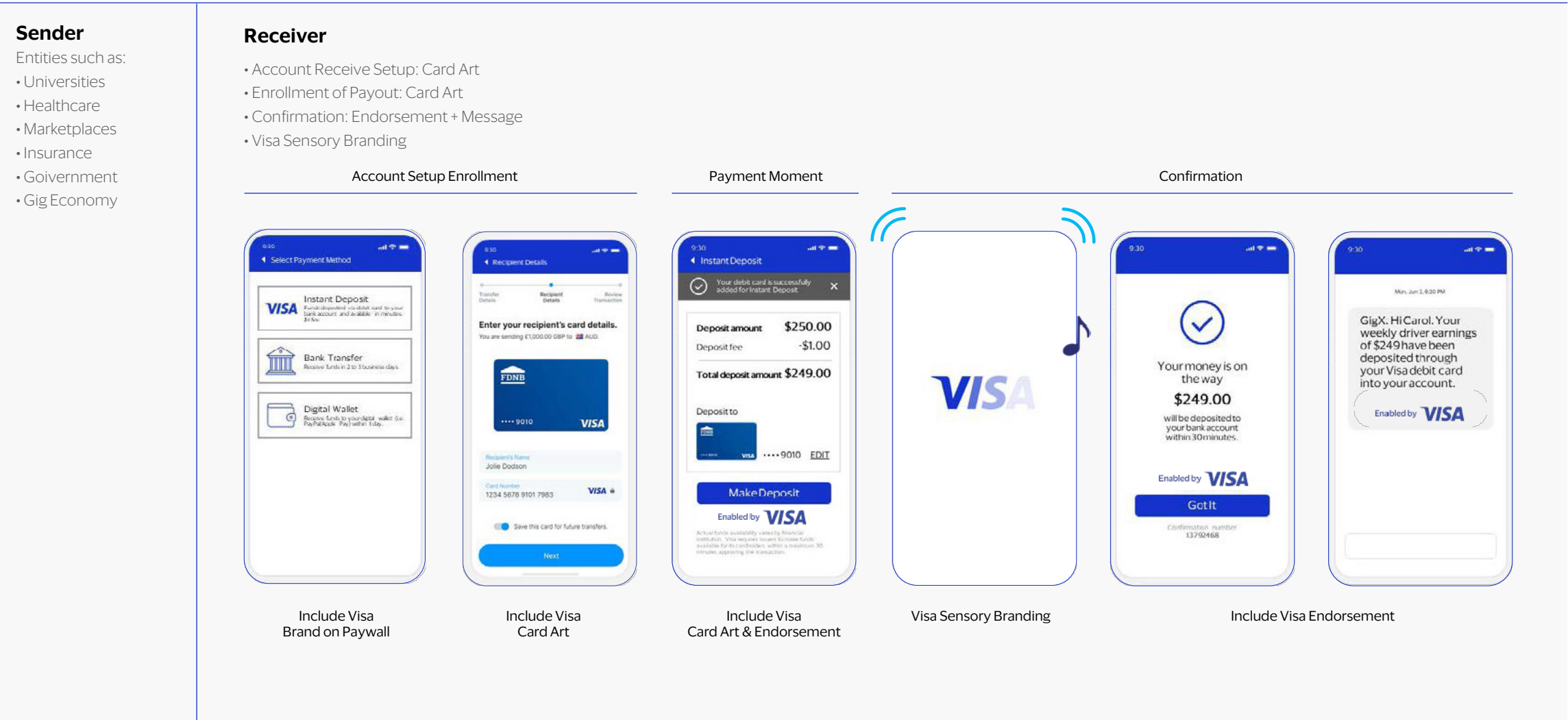
Include Visa Endorsement

Confirmation

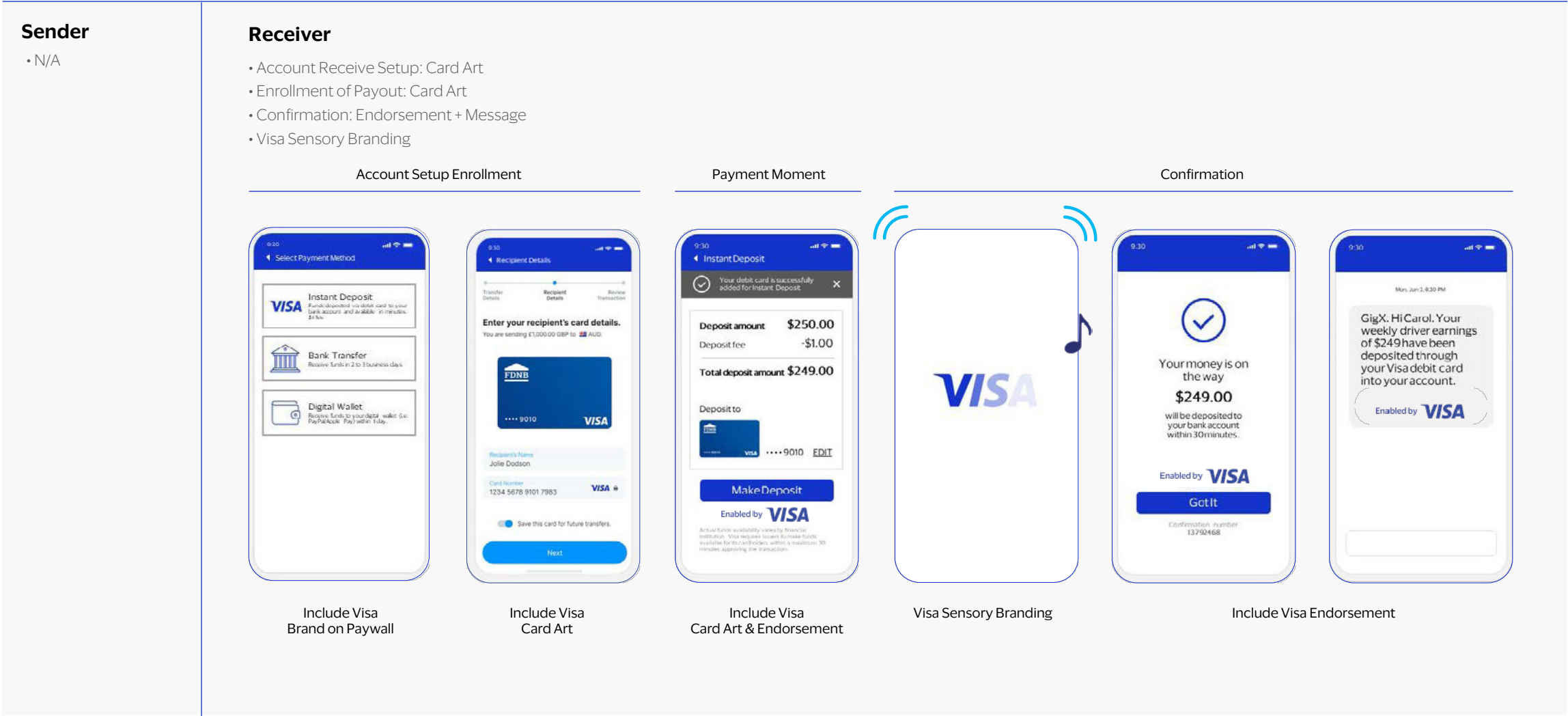


Include Visa Endorsement

Entity to Visa



Any to Visa



Visa+ General Information

User Experience Product Elements

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

Core Experience Product Elements

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

User Experience Product Elements: Service Name

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

Visa+

User Experience Product Elements: Credential Name

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

Visa+ payname

Core Experience Product Elements: Credential Format

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

+amiller.wallet

Core Experience Product Elements: Network Attribution

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

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

+amiller.wallet

Enabled by **VISA**

+amiller.wallet

Enabled by **VISA**

Visa+ General Information

Core Product Experience Requirements for All Use Cases

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

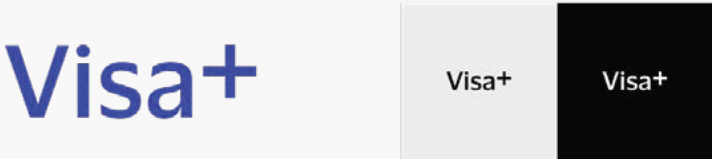
Element	Requirement Principles
1. Service Name	<div>Service name always presented in full as "Visa+" and should be used wherever the service is referenced:</div> <div><div>✓ "Visa+" ✓ "Enable Visa+"</div><div>X "Visa Plus" / "VisaPlus" X "Visa +", should not have a space between "Visa" and "+" X "Wallet+" X "Enable Wallet to Wallet transfer"</div></div>
2. Credential Name	<div>Credential name always presented in full as "Visa+ payname" when introduced, and should be distinguished from the Stored Value Account username:</div> <div><div>✓ Visa+ payname</div><div>X Wallet+ payname X Visa+ username X Visa handle</div></div>
3. Credential Format	<div>Must follow the format of "+payname.app". All 3 components of the format must be present for the Visa+ payname to be valid:</div> <div><div><div><input checked="" type="checkbox"/> "+" prefix <input checked="" type="checkbox"/> "payname" <input checked="" type="checkbox"/> ".app" domain name</div><div><ul style="list-style-type: none">Any credential editing functionality is restricted to the characters between the "+" prefix and "." preceding the domain nameVisa+ payname must comply with the character guidelines highlighted in the implementation guideFull credential format must always be displayed in the "send to" field</div></div></div>
4. Network Attribution	<div>Display the "Enabled by Visa" attribution to promote trust and confidence in the service. It must be displayed in the following scenarios:</div> <div><ul style="list-style-type: none">"Enabled by Visa" must be displayed in new feature education flows where the full service capabilities are detailed to the user"Enabled by Visa" must be displayed in the enrollment flow"Enabled by Visa" must be displayed to the sender in the payment confirmation</div>
5. Equal Placement and Treatment	<div>Visa+ service to be placed in a position that is no less favorable than any similar money transfer network or money movement functionality</div> <div>Visa+ enrollment functionality should be present in each of the following scenarios: i. during creation of user account; ii. when a user is prompted to enter payment credentials associated with their account; iii. when a user sets, changes, or confirms a default payment method; iv. and wherever money transfer networks are presented as options.</div>

Visa+ General Information


Service Name Brand Specifications

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


Service Name Expression in Full and Against Light & Dark Backgrounds



Applied Within a Visa+ User's Avatar Placeholder




Clear Space



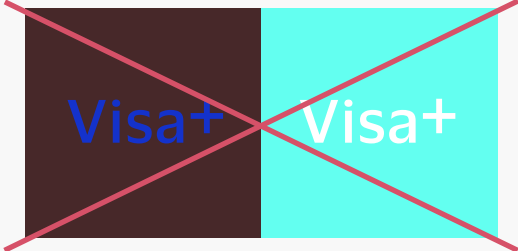
Color: Visa Blue

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

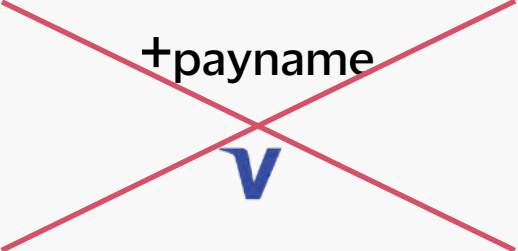
Print: Pantone 2728 C / 286 UC 100 M 74 Y 0 K 0



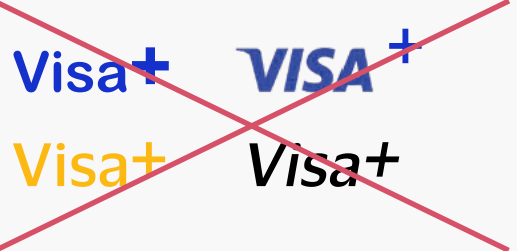
DO NOT...



Do not use low contrast or textured backgrounds



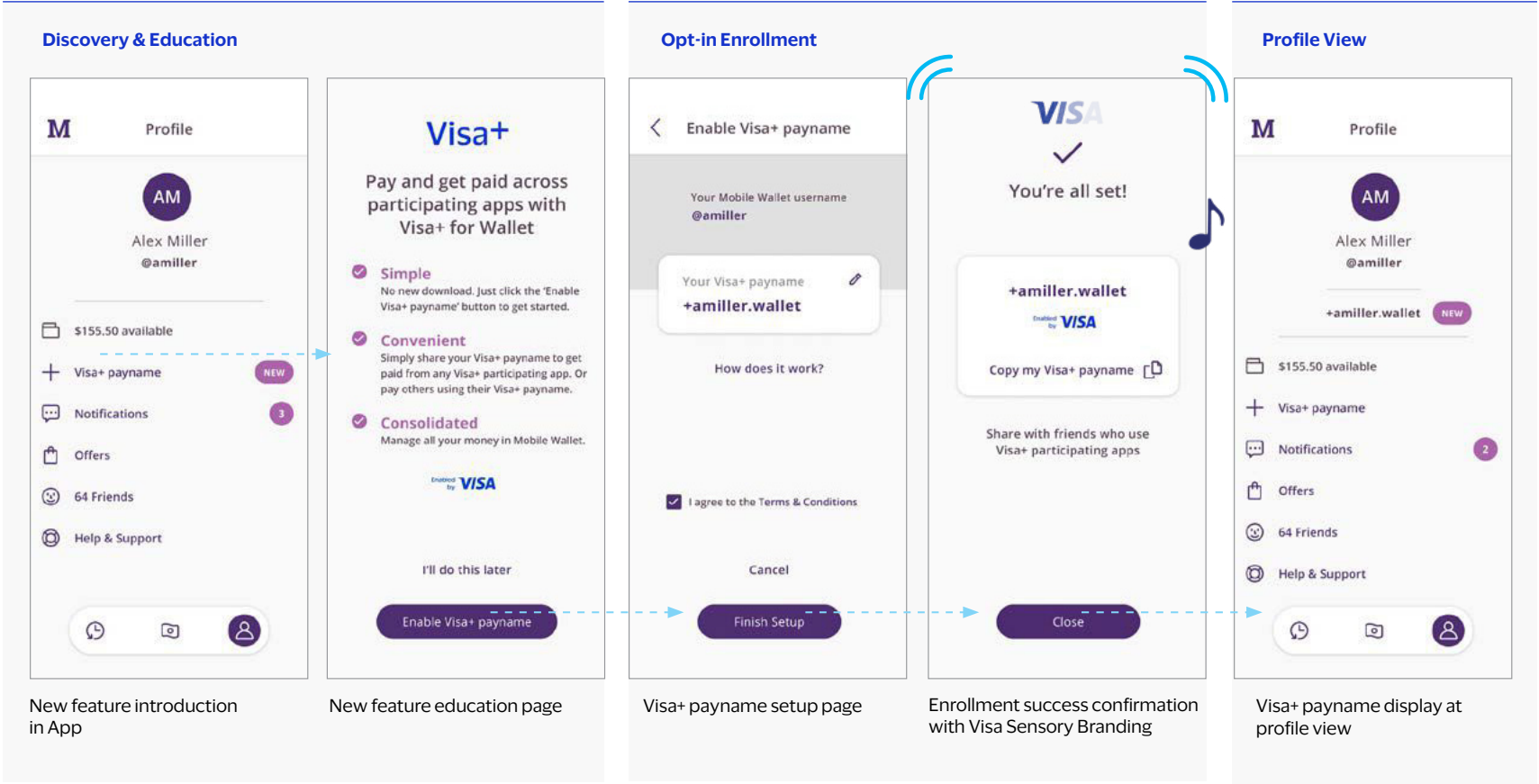
Do not invent alternative product naming



Do not modify typography, color, or design

Visa+ P2P Enrollment Flow

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



Visa+ P2P Discovery

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

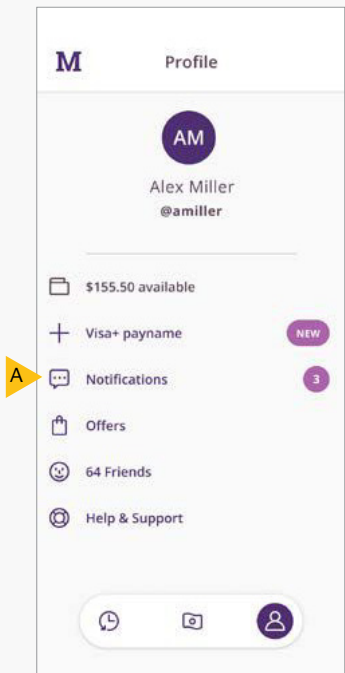
Existing User – Profile or Account View

A: Provide a new feature touchpoint in the profile or account view that prompts users to enable Visa+, as well as a permanent menu option for managing their Visa+ payname.

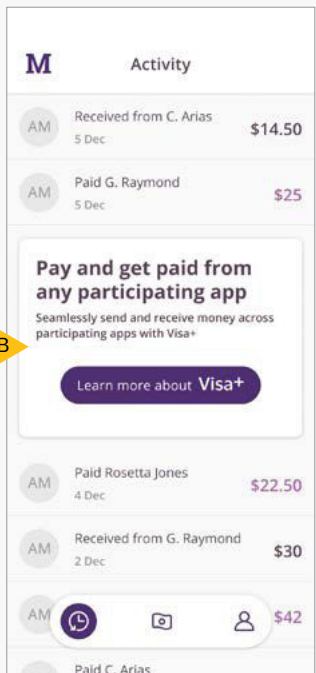
Users should also be able to enroll in the new service from their Profile or Account View page.

Existing User – New Feature Introduction

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



Profile or Account View



Dashboard or Activity View

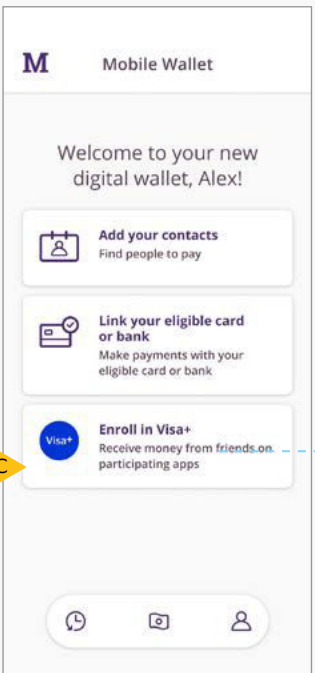
New User – Account Creation

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

New User – Feature Introduction

D: Provide a concise but compelling value proposition with a link to a fuller education page.

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



New user welcome page

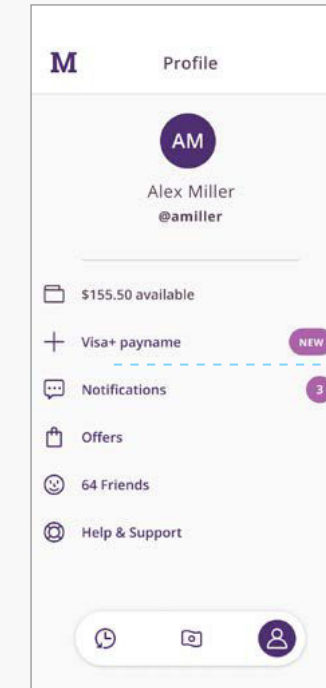


Education page

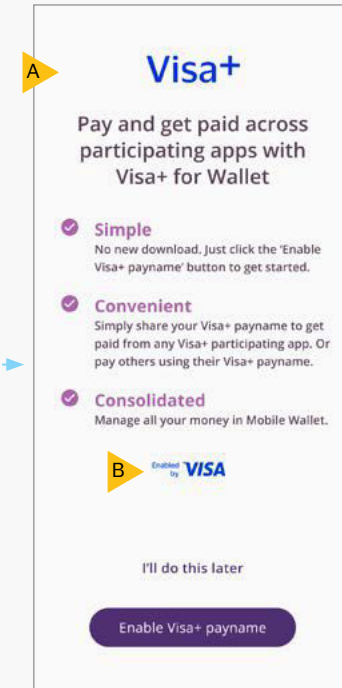
Visa+ P2P Education

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

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



Profile or Account View



Education Page

Visa+ P2P Enrollment

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

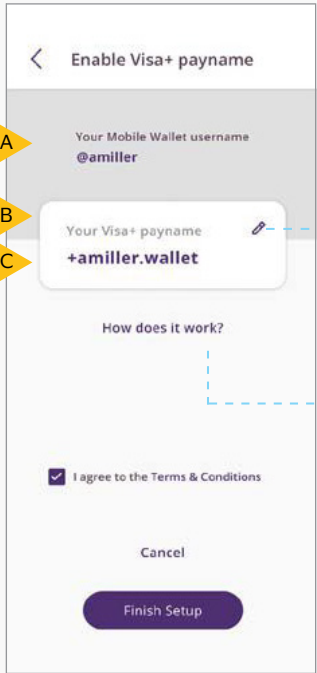
The enrollment process should be simple and straightforward. Ease of use should match the expectations set by the Discovery and Education steps.

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

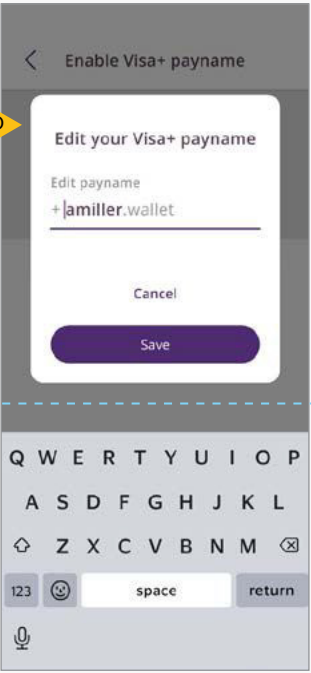
Enrollment Success Confirmation

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

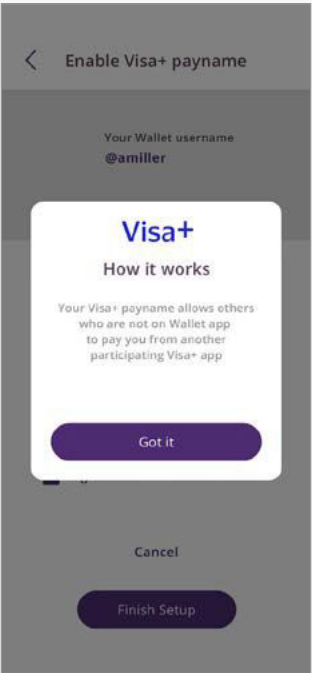
E: Display the user's newly enabled Visa+ payname.
F: Users should be able to copy their new Visa+ payname as displayed on the enrollment success screen. Facilitate this action with a dedicated button, icon, or text link.
G: Provide a nudge on how to use their new Visa+ payname.
H The Visa Sensory Branding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



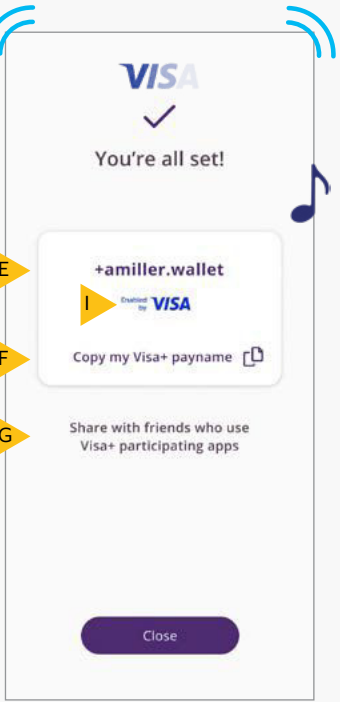
Enrollment Page



Visa+ Edit Dialog



Visa+ Education



Enrollment Success Page with Visa Sensory Branding

Visa+ P2P Payment Flow

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

Embedded Sender Experience

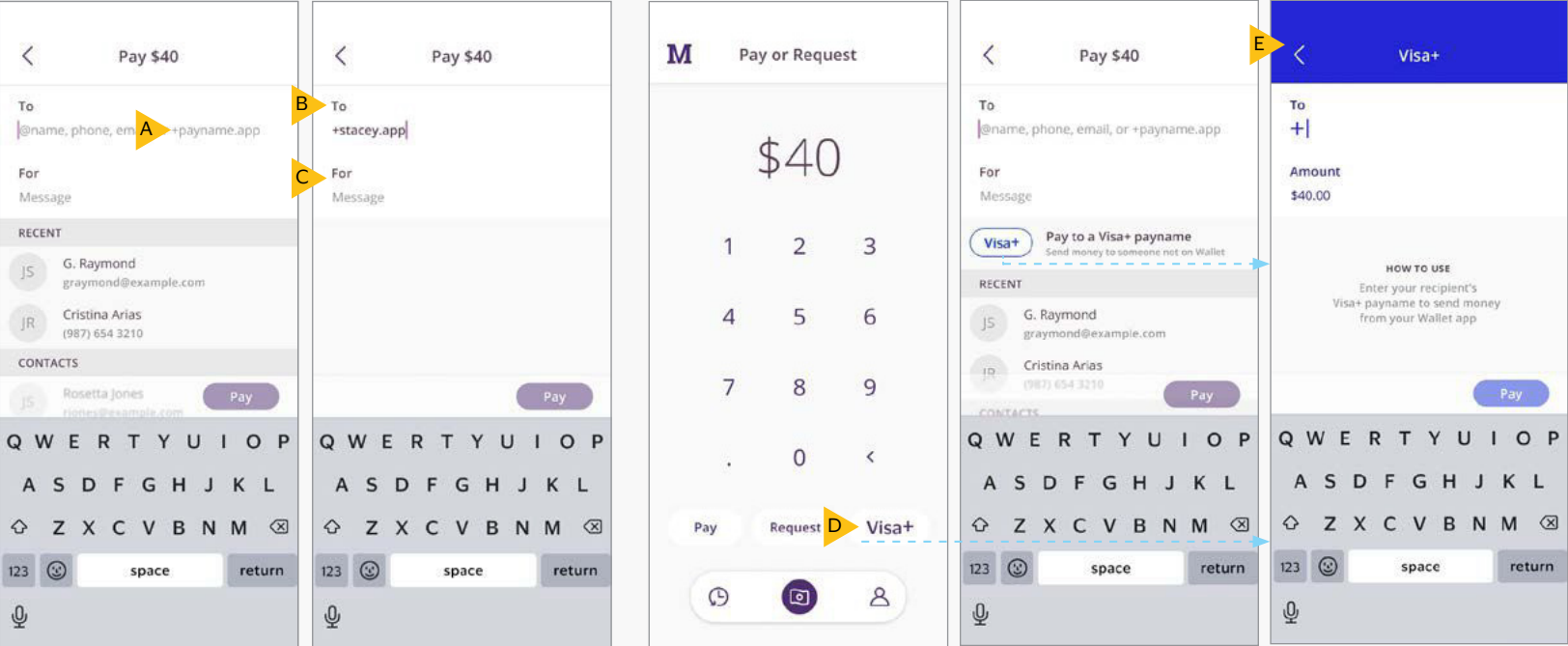
Sending money to a Visa+ payname should be simple, easy and intuitive.

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

Dedicated Button & Send Page Sender Experience

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

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



Default Send Money View

Visa+ payname Entered

Pay Start Page

Recipient Input Page

Dedicated Visa+ Send Page

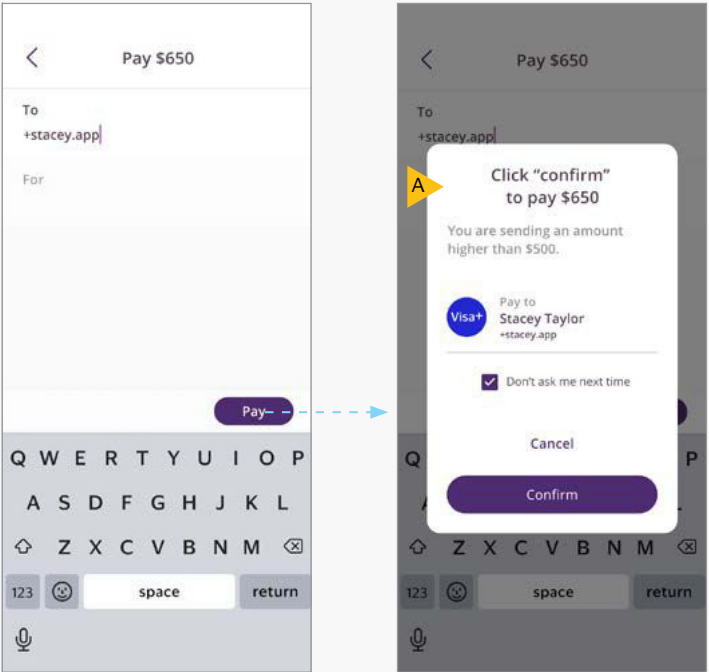
Visa+ P2P Receipt Verification

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

Verification Transaction Threshold

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

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



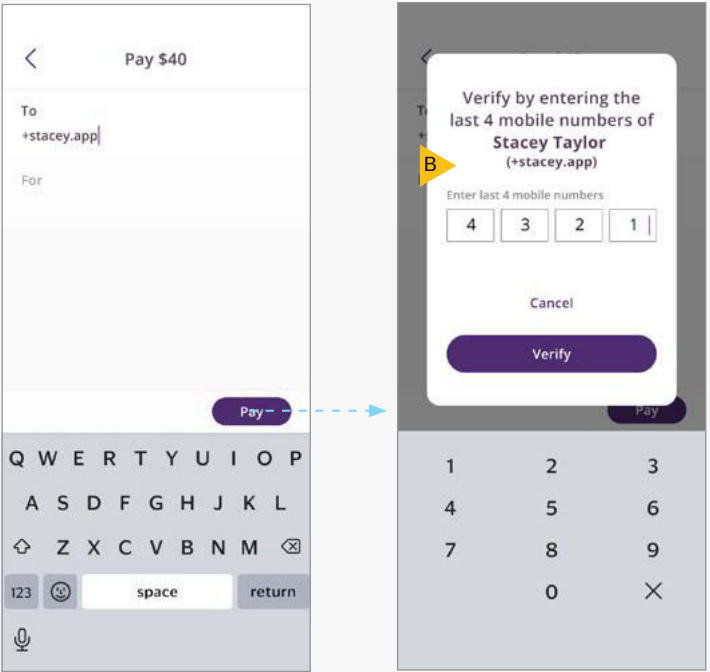
Send Money Page

Recipient Verification

New Recipient Verification (Optional)

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

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



Send Money Page

Recipient Verification

Visa+ P2P Payment Confirmation

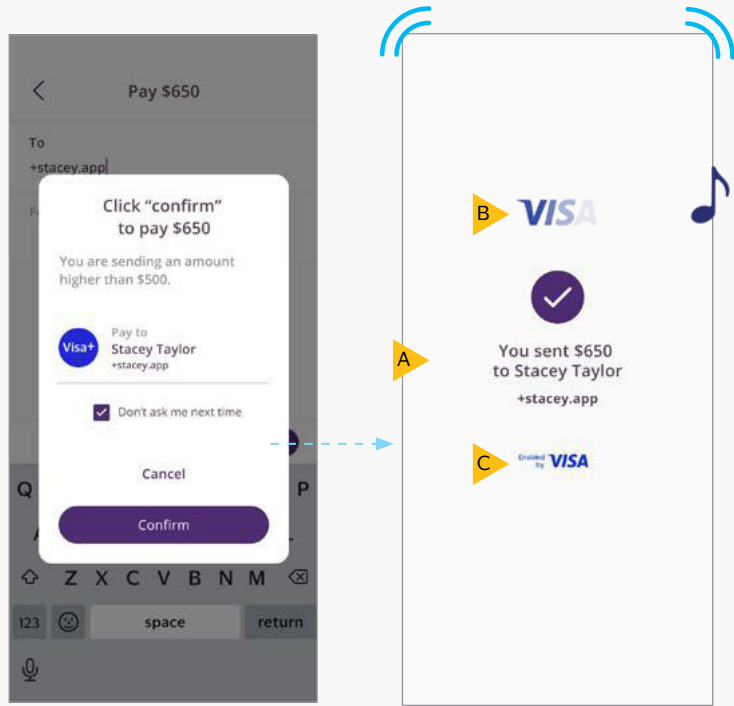
The user receives a confirmation of the sent funds, and can review the historical activity of fund transfers on their account.

Payment Success Confirmation

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

A: Include the relevant details of the fund transfer on the confirmation page such as the amount and the recipient Visa+ payname.

A The Visa Sensory Branding animation, sound, and haptic vibration must be integrated (when supported) into this portion of the user experience. C: Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages.



Recipient Verification

Payment Success Confirmation with Visa Sensory Branding

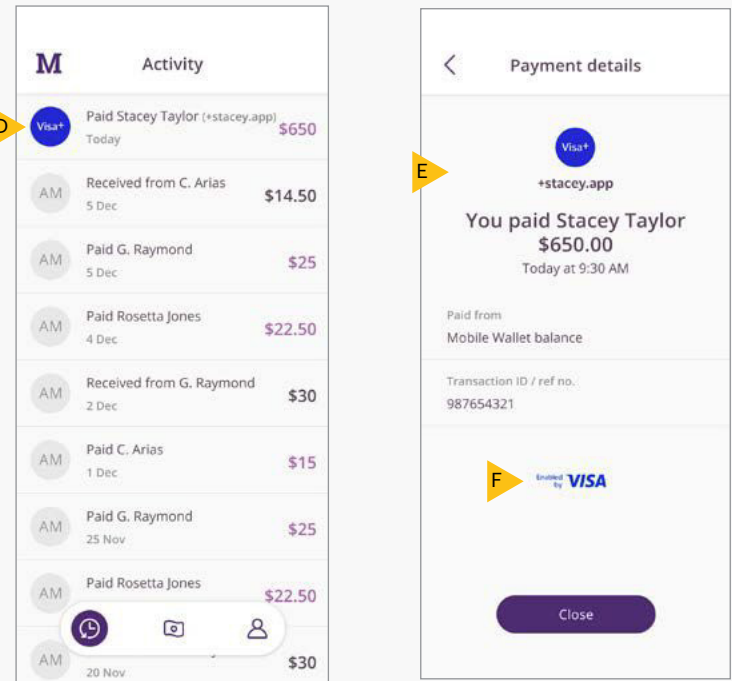
Post-Sender Experience

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

D: Display the recipient Visa+ payname in the activity feed as additional confirmation of payment success, including the recipient’s first and last name, to reinforce the Visa+ capability in the sender’s app UI.

E: Allow the sender to see the full details of their transactions including transaction ID/ref no., date and time sent.

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



Activity or Transaction History View

Transaction Details View

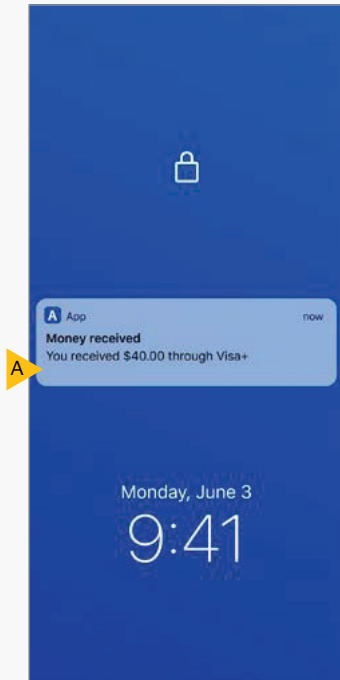
Visa+ P2P Recipient Notification

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

Recipient Push Notification

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

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

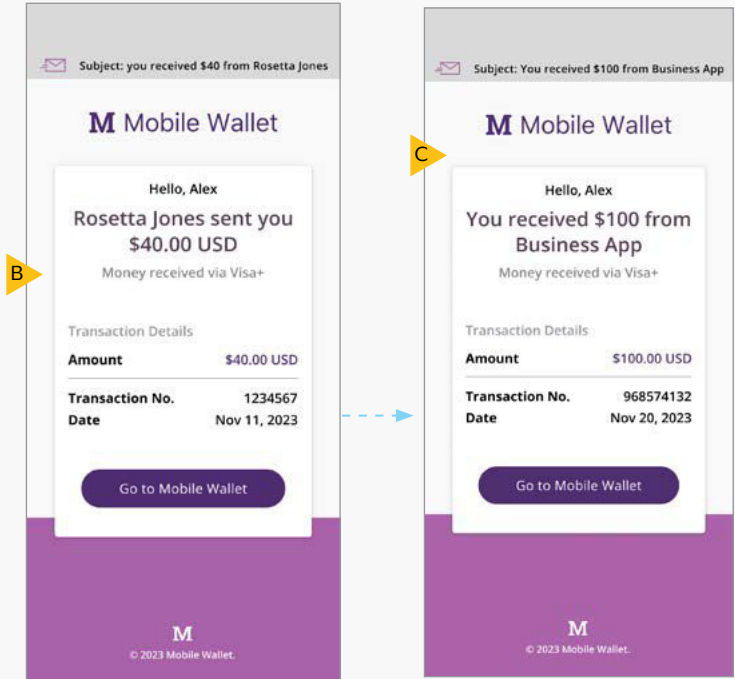


Recipient's App Notification

Recipient Email Notification

Notify the recipient by email of funds received

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

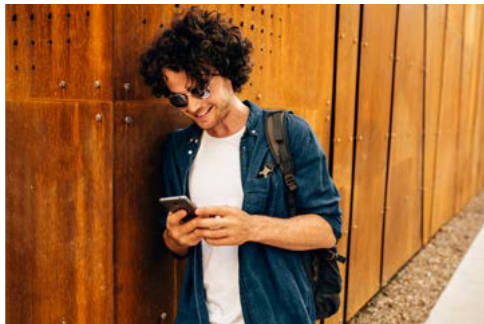


Recipient's Email Notification from wallet user

Email Notification of payment from business platform

Visa+ Profile View and Payname Management

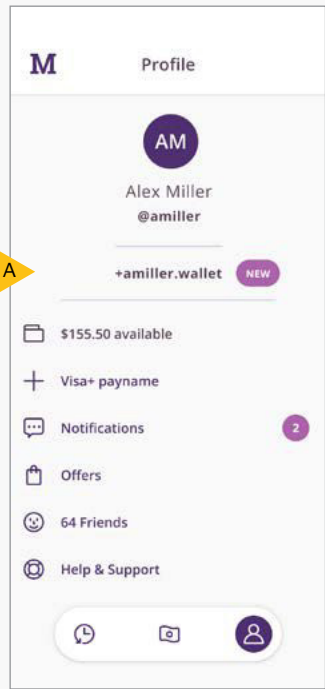
Users can view, edit and manage their Visa+ payname.



Profile User Experience

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

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

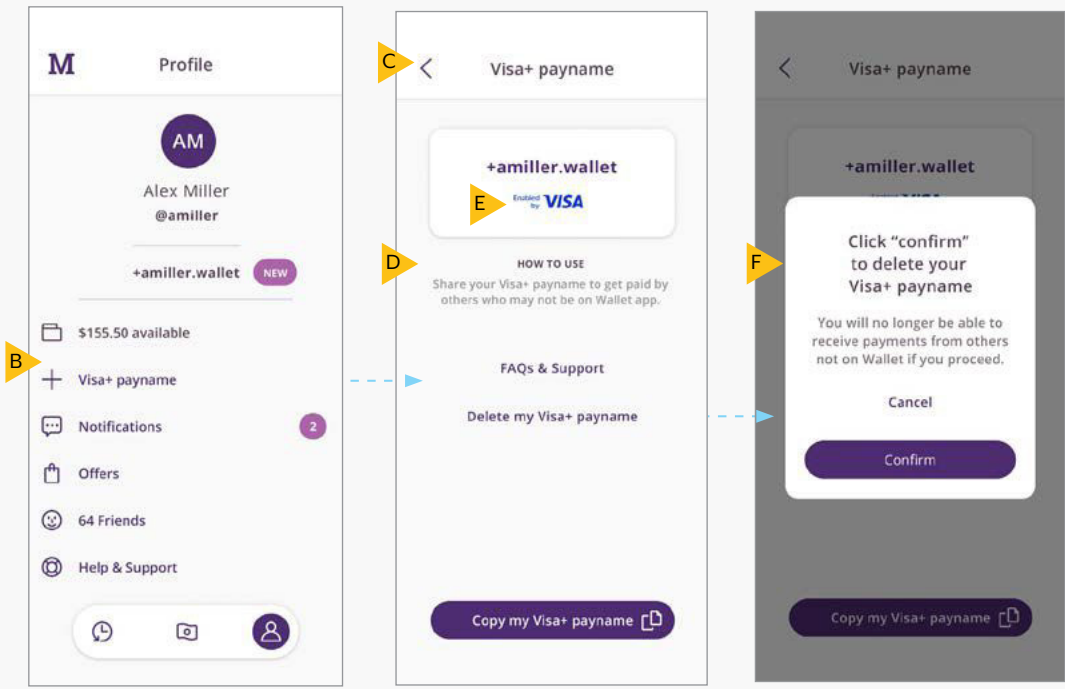


Profile View or App Main Menu

Visa+ Payname Management

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

B: Users should have a link at their Profile page or app main menu to access and manage their Visa+ payname.
C: The Visa+ payname management page should display their unique Visa+ pay name with an option to easily copy or delete it.
D: Include helpful resources e.g., FAQs, etc.
E: Display Visa endorsement language such as "Enabled by Visa" or other legally approved endorsement language messages.
F: Provide a confirmation dialog when users opt out of Visa+ with a warning of the implications of deleting their Visa+ payname.



Profile View or App Main Menu

Visa+ payname Management Page

Deactivation Confirmation

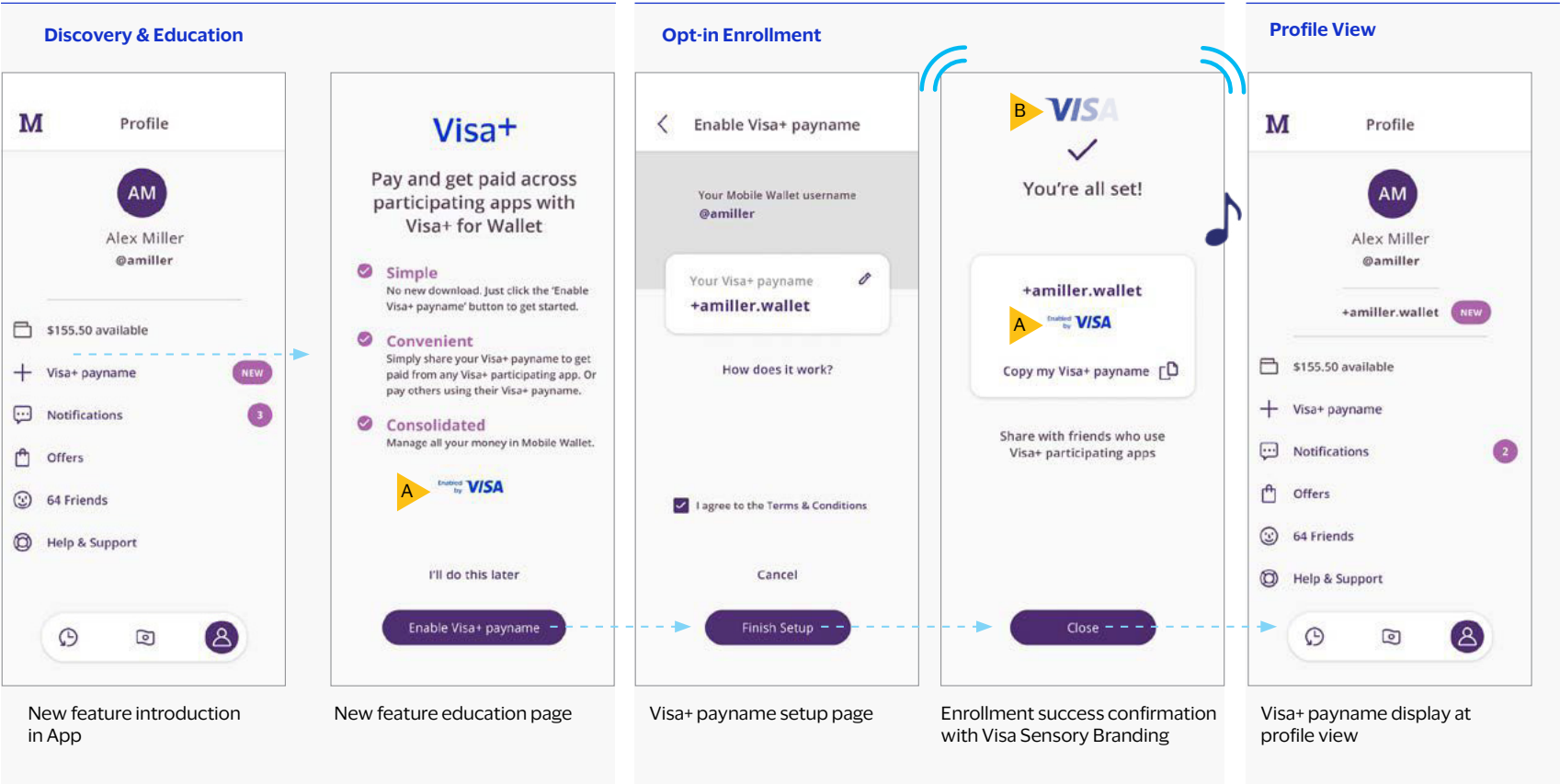
Visa+ B2C Enrollment Flow

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

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

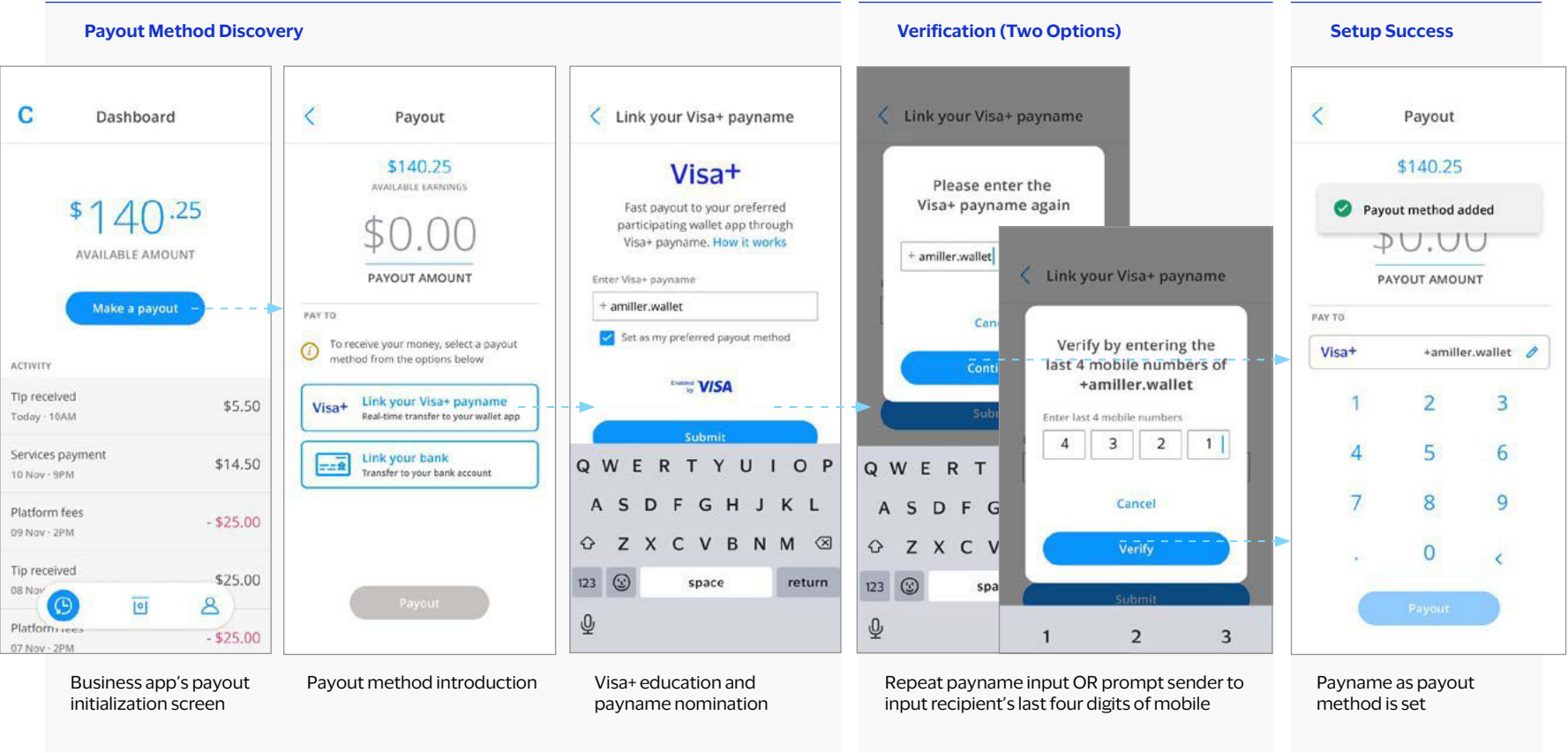
A: Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages.

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



Visa+ B2C Payout Setup Flow

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



Visa+ B2C Payout Method Discovery & Education

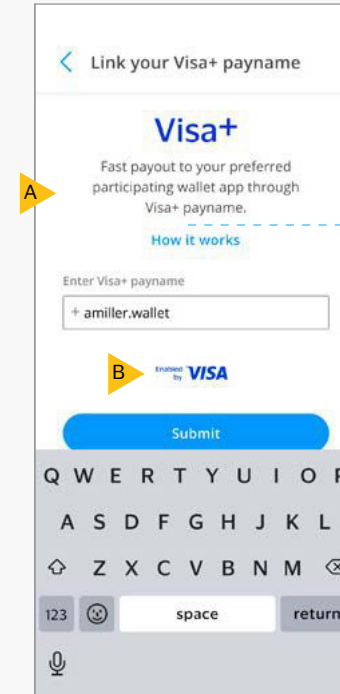
Users can explore how Visa+ operates and the value it provides.

Education Page

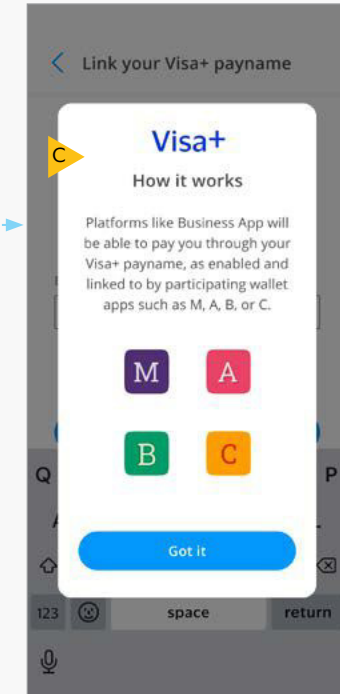
A: Provide a link for users to learn more about the Visa+ service and add their Visa+ payname as a payout method, or as discovery touchpoint for new users. B: Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages. C: Highlight the value proposition to ensure comprehension. This can be

done by emboldening the text, including the identifiable logos or app icons of participating wallets (mock names and app icons illustrated), or other supportive design elements.

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



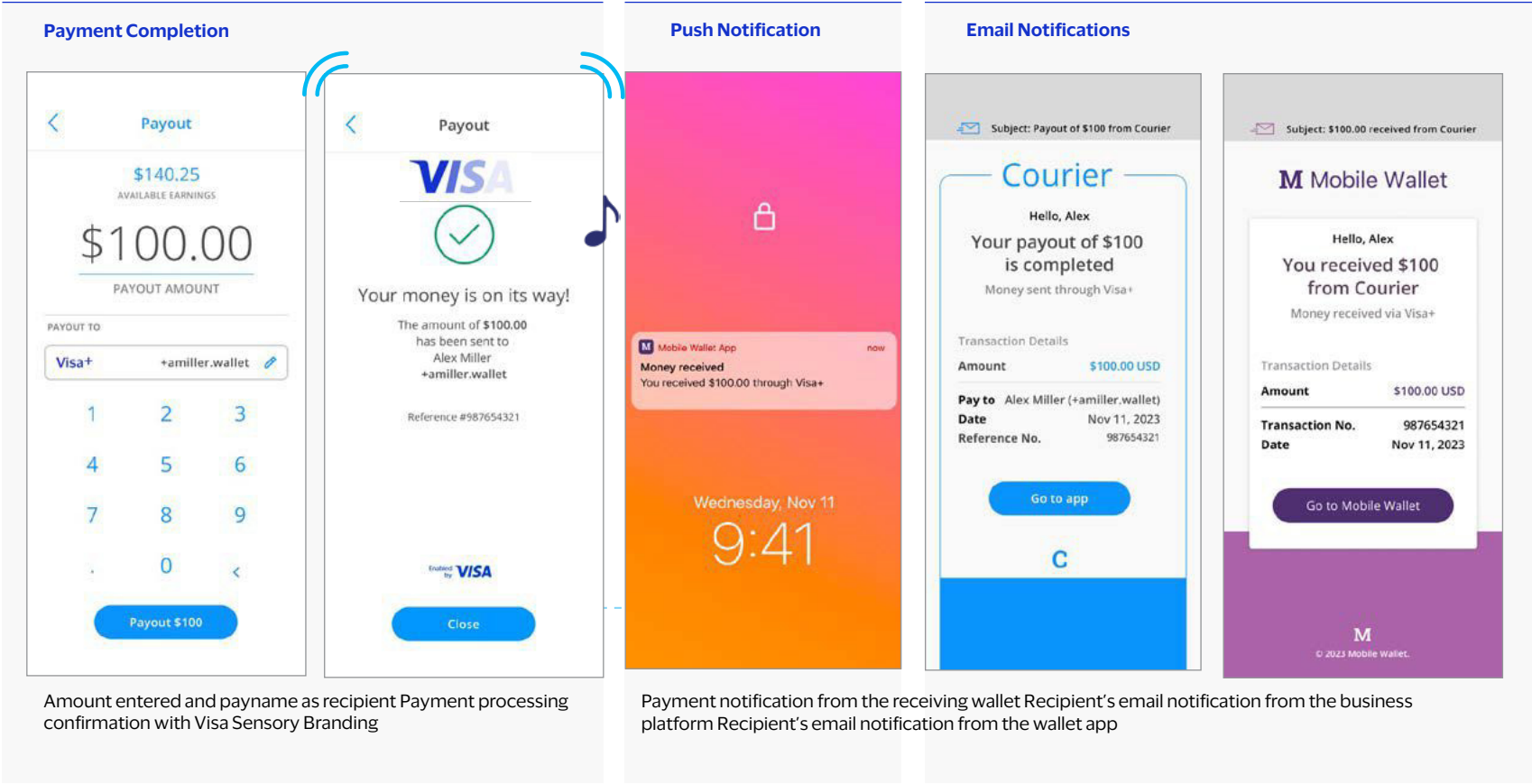
Education Touchpoint



Concise education pop-up

B2C Payout to Visa+ Flow

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

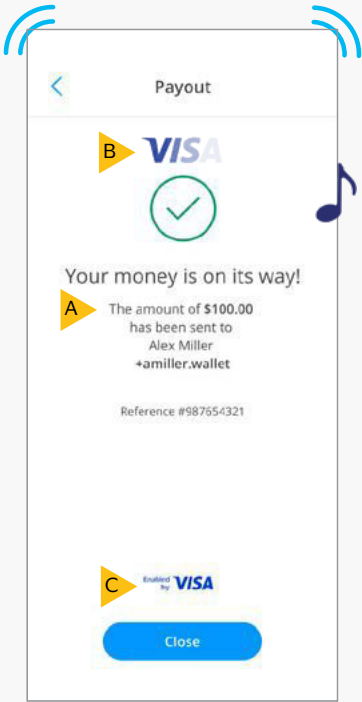


Visa+ B2C Payout Processing Confirmation & Flow Options

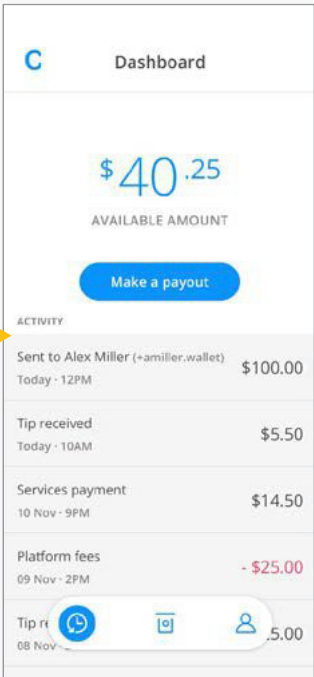
There are various confirmation touch-points for a Visa+ user, which include a confirmation moment once the funds are sent, as well as a historical account of the activity associated with their payname. Users can also automate or schedule payments to paynames.

Confirmation Touchpoints

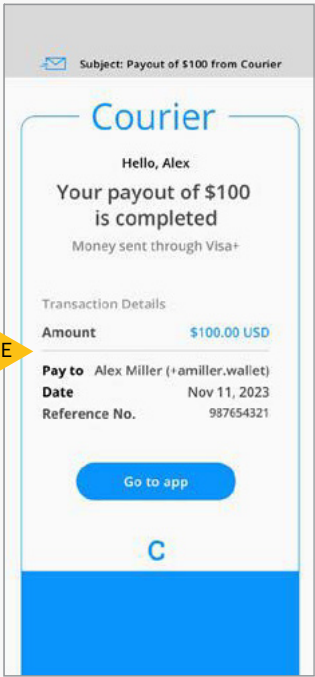
- A Display the recipient's payname, first name, and last name in the payout success page for users to have visual confirmation of the transaction.
- B The Visa Sensory Branding animation, sound, and haptic vibration must be integrated (when supported) into this portion of the user experience.
- C Display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



Payout Success Confirmation with Visa Sensory Branding



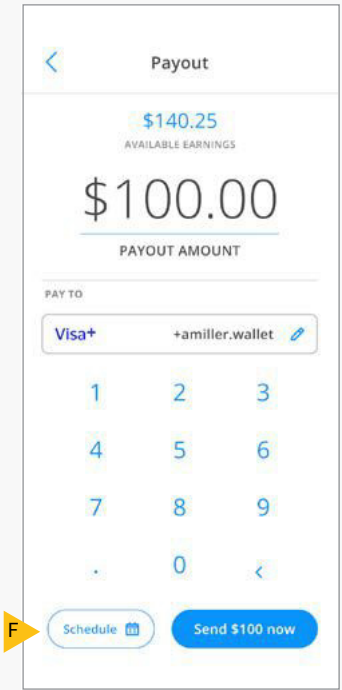
Transaction Activity Confirmation



Email Confirmation

Scheduled Payments

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



Option for scheduled payments

Visa

Addendum: Illustrative Web User Interface

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

Discovery – Profile or Account View

A: Provide a new feature touchpoint in the profile or account view that prompts users to enable Visa+, as well as a permanent menu option for managing their Visa+ payname.

Users should also be able to enroll in the new service from their Profile or Account View page

Discovery – New Feature Introduction

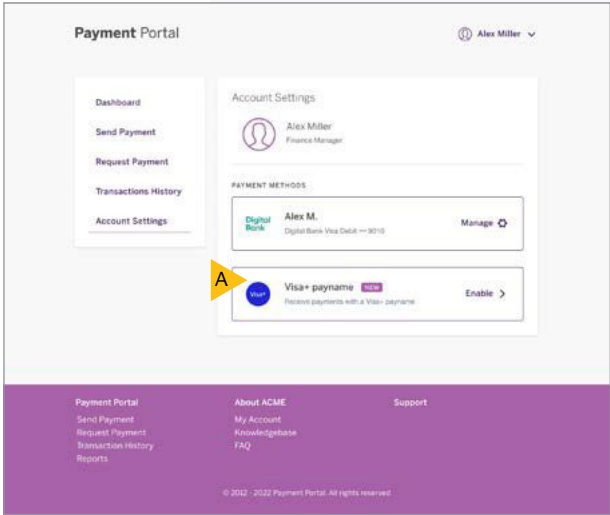
B: Announce the new feature with an interstitial or tooltip on the Activity page or other relevant touchpoint. Provide a concise but compelling value proposition with a link to a fuller education page

Education – Education Page

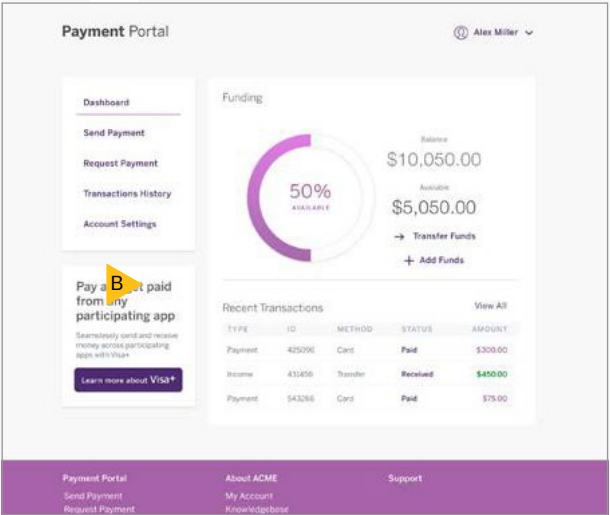
C: Highlight the value proposition to ensure comprehension and encourage enrollment. This can be done by emboldening the text or adding supportive design elements.

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

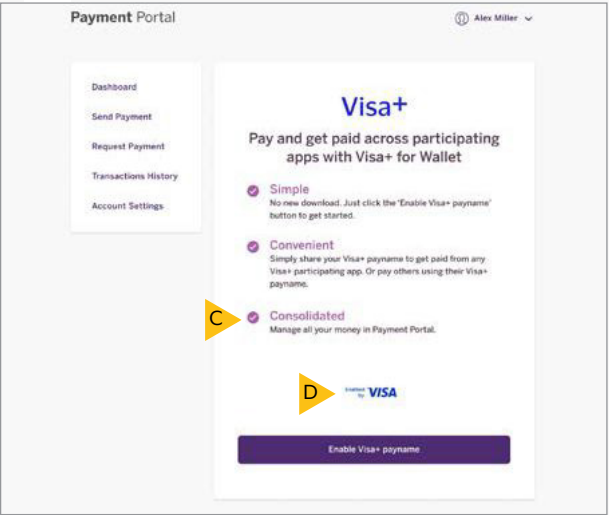
A Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages.



Profile or Account View



Dashboard or Activity View



Education Page

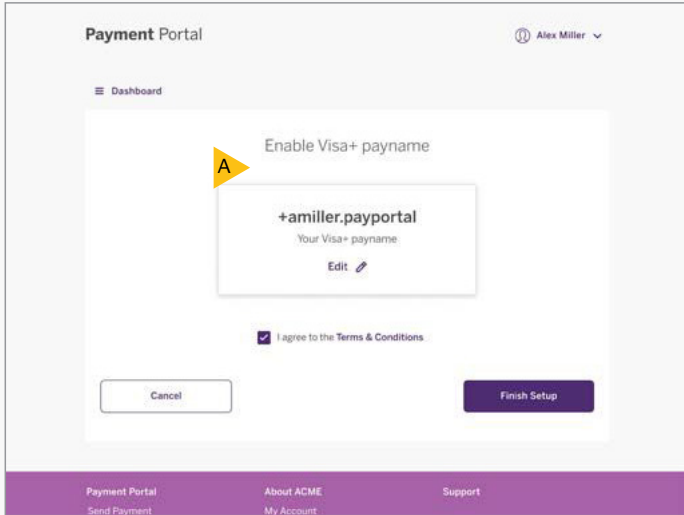
Visa Addendum: Illustrative Web User Interface

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

Enrollment

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

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



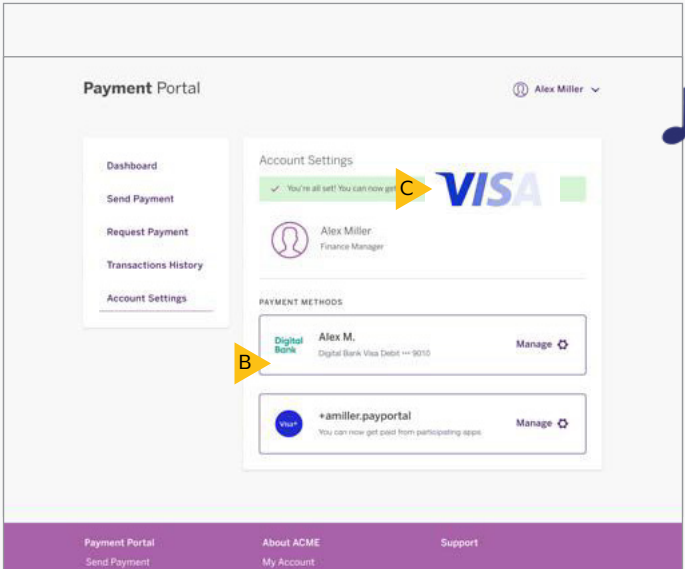
Enrollment Page

Enrollment Success Confirmation

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

B: Display the user's newly enabled Visa+ payname.

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



Enrollment Success Page

Visa Addendum: Illustrative Web User Interface

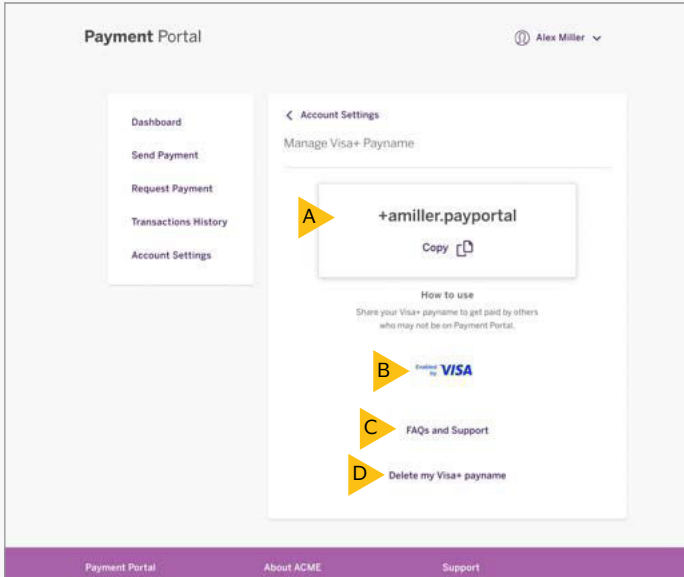
Users can edit, manage and delete their payname for Visa+.

Web User
Interface

Visa+ Payname Management

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

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

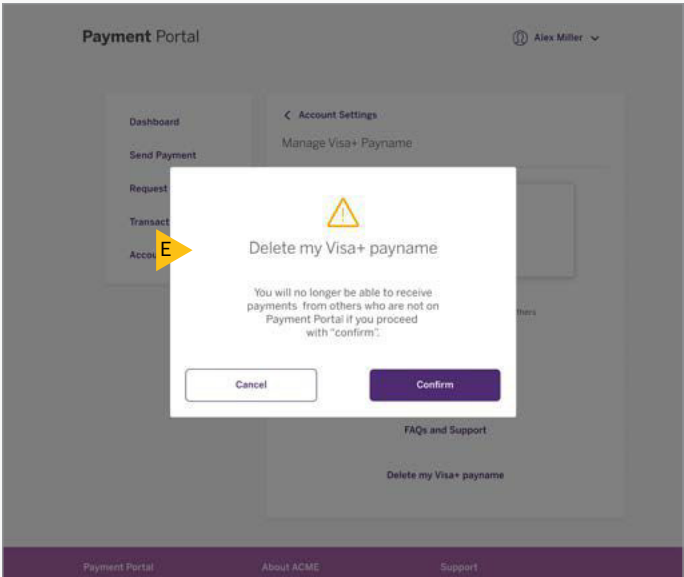


Payname Management

Visa+ Payname Deletion

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

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



Deletion Confirmation Window

Visa

Addendum: Illustrative Web User Interface

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

Web User
Interface

Payment Flow – Embedded Sender Experience

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

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

Payment Details Review Review Payment Details

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

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

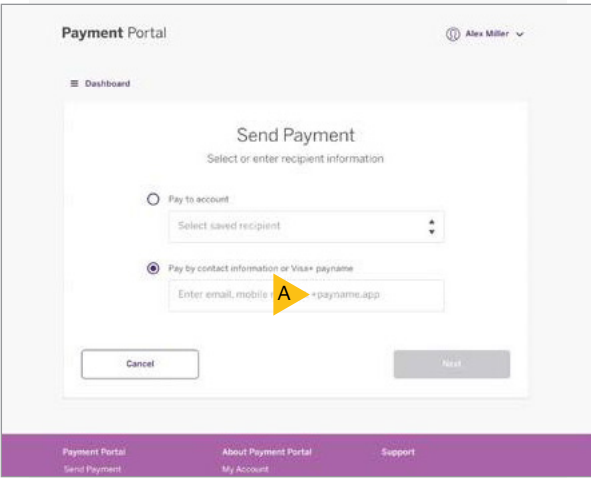
Payment Confirmation Payment Success Confirmation

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

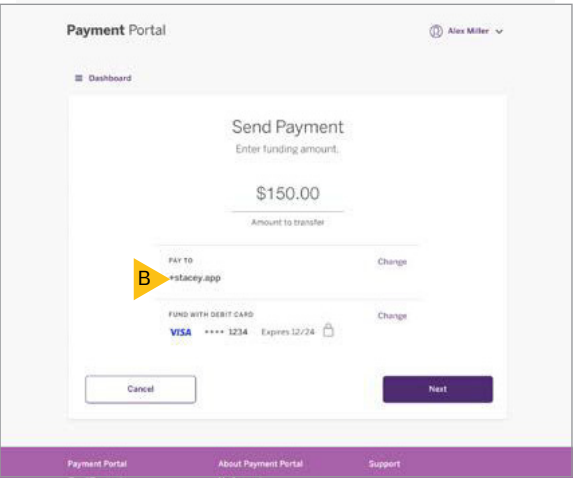
A: Include the relevant details of the fund transfer on the confirmation page such as the amount and the recipient Visa+ payname.

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

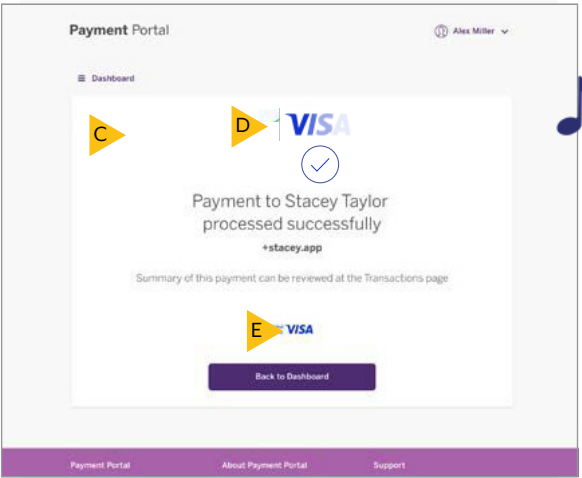
C: Display Visa endorsement language such as “Enabled by Visa” or other legally approved endorsement language messages.



Default Send Money View



Recipient Verification



Payment Success Confirmation

Thank you!

Helping us keep the Visa brand strong and showing customers that you're part of our trusted payment network is a small step that can make a big impact.

For additional brand standards and assets, visit brand.visa.com

