



Customer experiences

Visa Installments Brand Standards

January, 2026



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

Installments Enabled by Visa Requirements

- All advertising, marketing and promotion of Installments Enabled by Visa, including on websites, via email or on social media, must adhere to the requirements outlined here with no deviations. Failure to do so could put contractual obligations concerning Installments at risk, or could be out of compliance with applicable credit advertising laws and regulations.
- Messaging must neither imply that Visa determines loan or credit terms, nor that Visa is responsible for extending credit, nor facilitating or providing loans.

Note: Offers and installment plans shown on these pages are for example use only. Installment plan offers are established by issuing banks and are subject to change. Additional details are available in the VIS Service Description and any marketing toolkits made available by Visa.

Requirements for consumer facing messaging

- All advertising must describe Installments accurately, must comply with applicable laws and regulations and should not be misleading.
- It must be clear that installment plans are provided by a cardholder’s issuing bank on an existing Visa credit card account.
- If you accept alternative payment methods or financing in addition to Visa Installments, make sure to distinguish these options from Installments.
- Do not use language that describes an installment plan as a loan, financing or a new line of credit.
- Do not use language that implies that Visa is providing or making available installment plans, loans, or financing. Installment plans are made available by issuing banks
- Do not use language that implies that the merchant is providing issuer installment plans.
- Do not use any language that advertises an installment plan as no interest/APR, 0% interest/APR, low interest/APR etc.
- Do not use an issuer’s brand or merchant trademarks without its permission.
- Do not imply that installment plans are available on all Visa cards. They are available only on eligible

- Visa credit cards issued by select participating issuers. Consider including a disclaimer that makes it clear that participation by issuers is currently limited and eligibility is subject to change in an issuer’s discretion.
- Do not imply that installment plans may be available for any or all purchases since there may be limitations on minimum or maximum purchase amounts
 - Do not imply that consumers can pay whenever they want, or that consumers have flexibility as to the timing of their payment.
 - Do not promote irresponsible spending.

Installments Enabled by Visa disclaimer requirements

- Any disclaimer included for Installments Enabled by Visa should always end with the CTA “Learn More about Visa Installments” and must link to the Visa product page when used in any capacity.
- Disclaimers should be no smaller than 1/5 the size of the statement being disclaimed or 8pt font, whichever is larger.

Installments Enabled by Visa in text

- When used in text, capitalize the “I” in Installments, “E” in Enabled, and “V” in Visa only. The “b” in by is always in lowercase
- If other installment plan names appear stylized in text, such as in all uppercase letters, then our name may be displayed in the same style
- The Installments Enabled by Visa name should never be misspelled, used without a space between the four words, or combined with other words

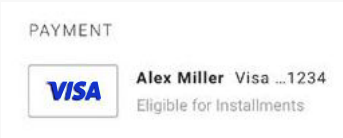
Installments Enabled by Visa Lockup

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



Using Visa Credentials

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



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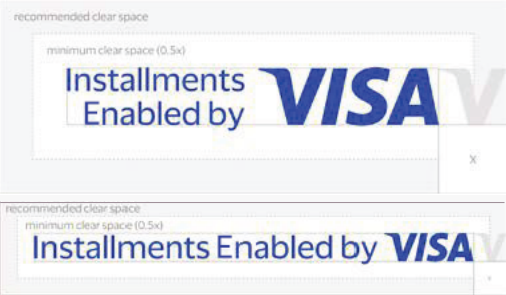
The Installments Enabled by Visa lockup is used in advertising, websites, collateral and related communications to signal to consumers that Visa technology is used by the participating issuing banks that provide installment plans on eligible cards at participating merchants.

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

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

Installments Enabled by Visa Lock Up Clear Space

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



Installments Enabled by Visa Lock Up Color

Installments Enabled by **VISA**

Use our new vibrant Visa Blue on white to medium backgrounds



Use white on medium to dark backgrounds.

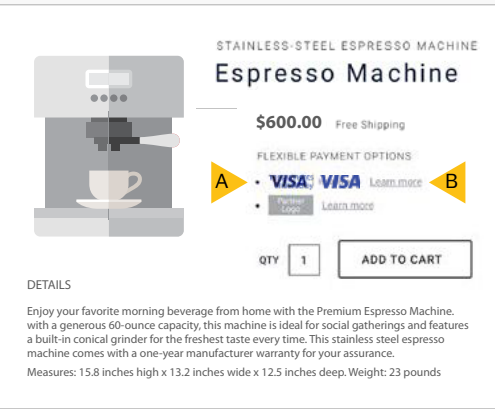
Installments Enabled by **VISA**

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

Installments Enabled by Visa Lock Up Messaging in Use

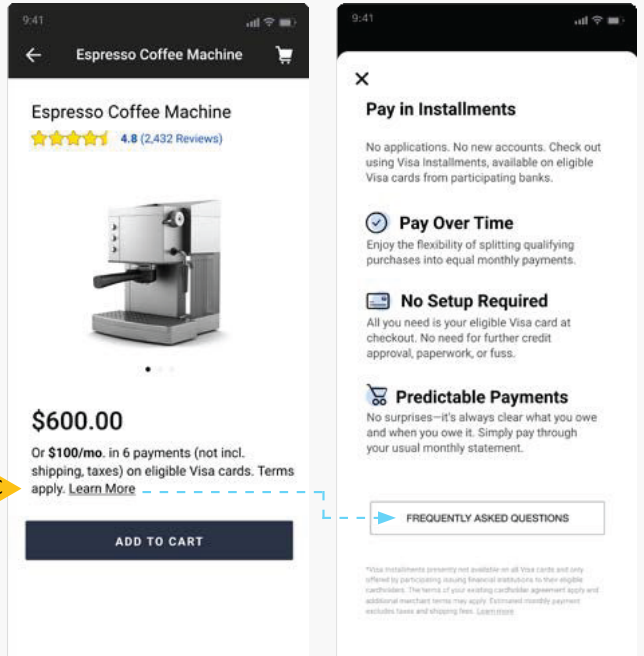
Installments must use the correct lock up.

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



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

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



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

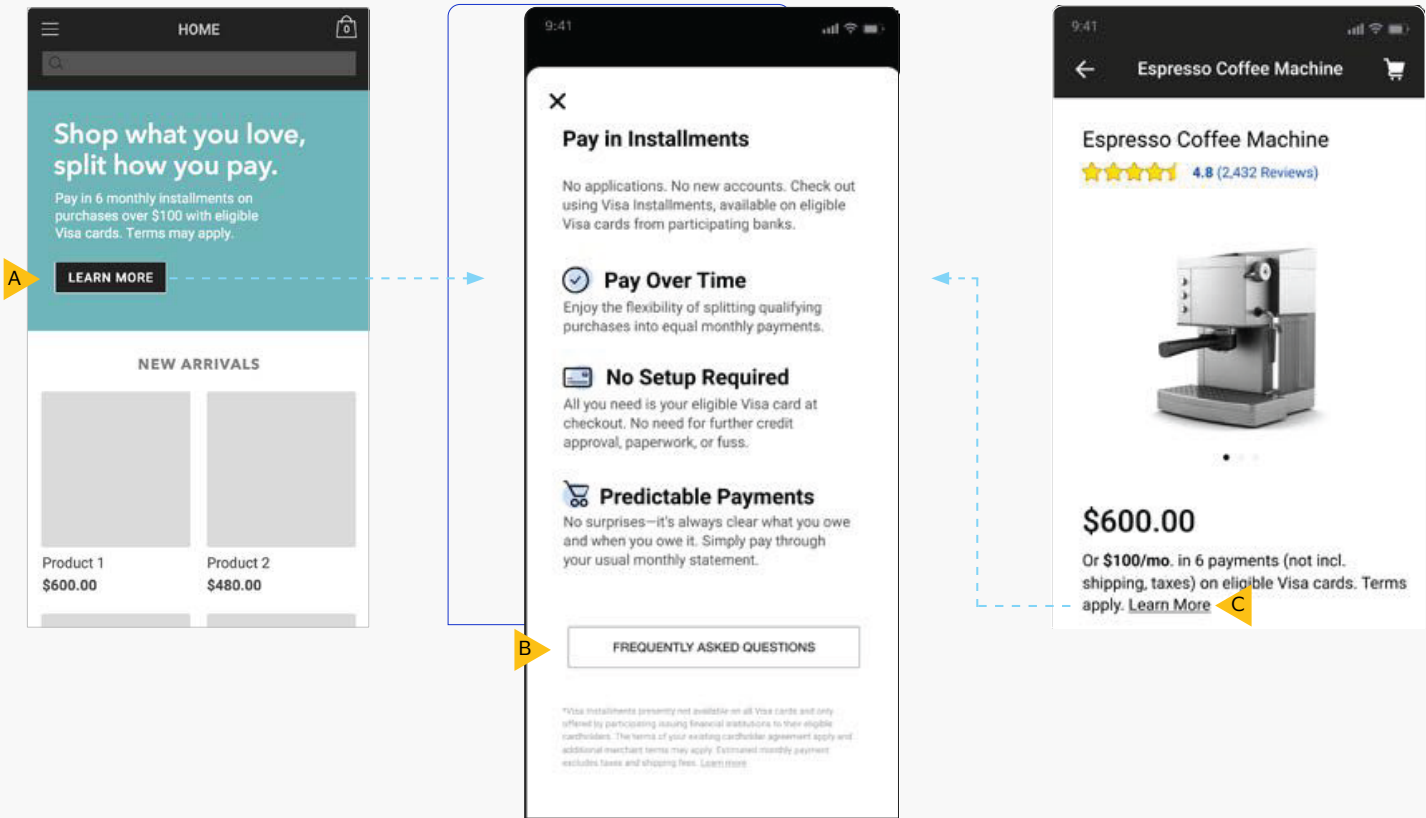
Considerations:

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

The “Learn More” Module

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

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



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The User Experience: eCom COF (Card-on-File)

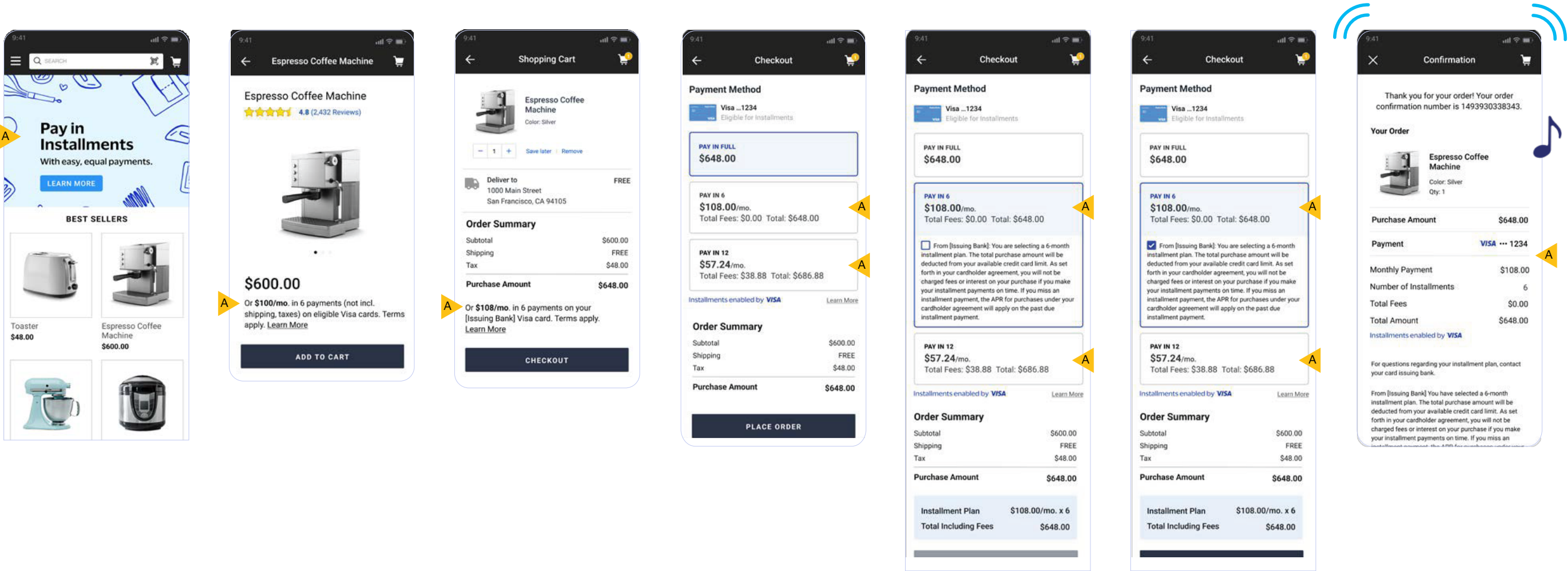
Installments should feel simple and integrate seamlessly with the seller’s current payment experience.

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

Being aware of their flexible payment options at the beginning of the shopping process can influence a consumer’s purchase decision. Anytime the Installments option is mentioned, it should be accompanied by a link to learn

more. The “Learn More” module should explain the details and the benefits of the Installments option.

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



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The User Experience: eCom GUEST

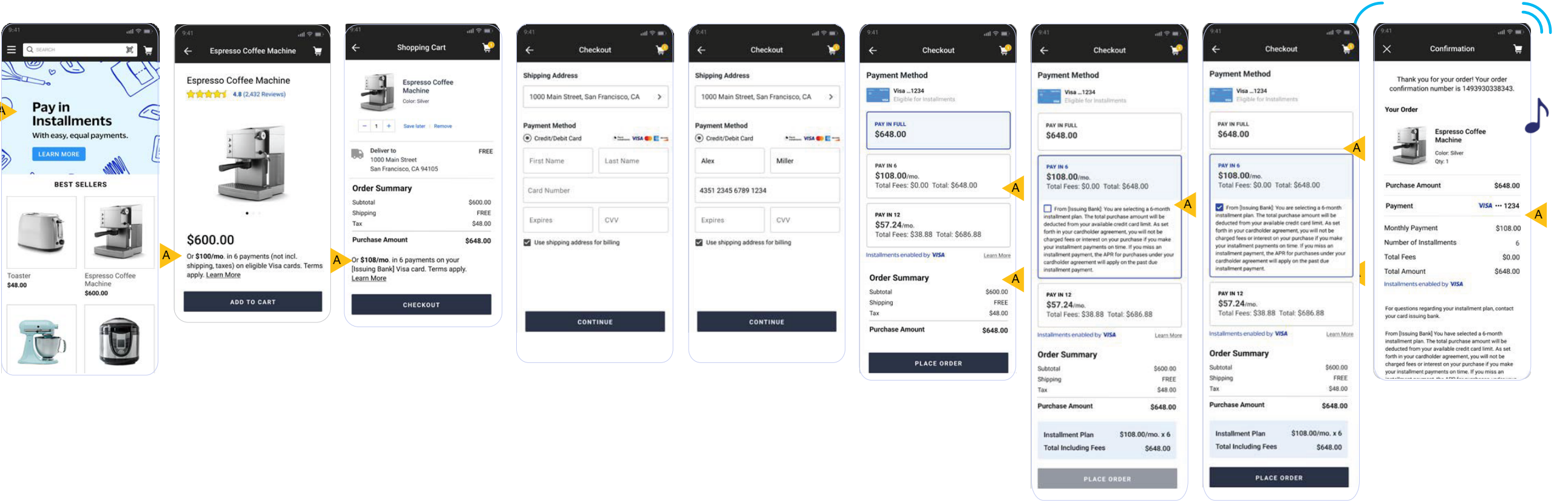
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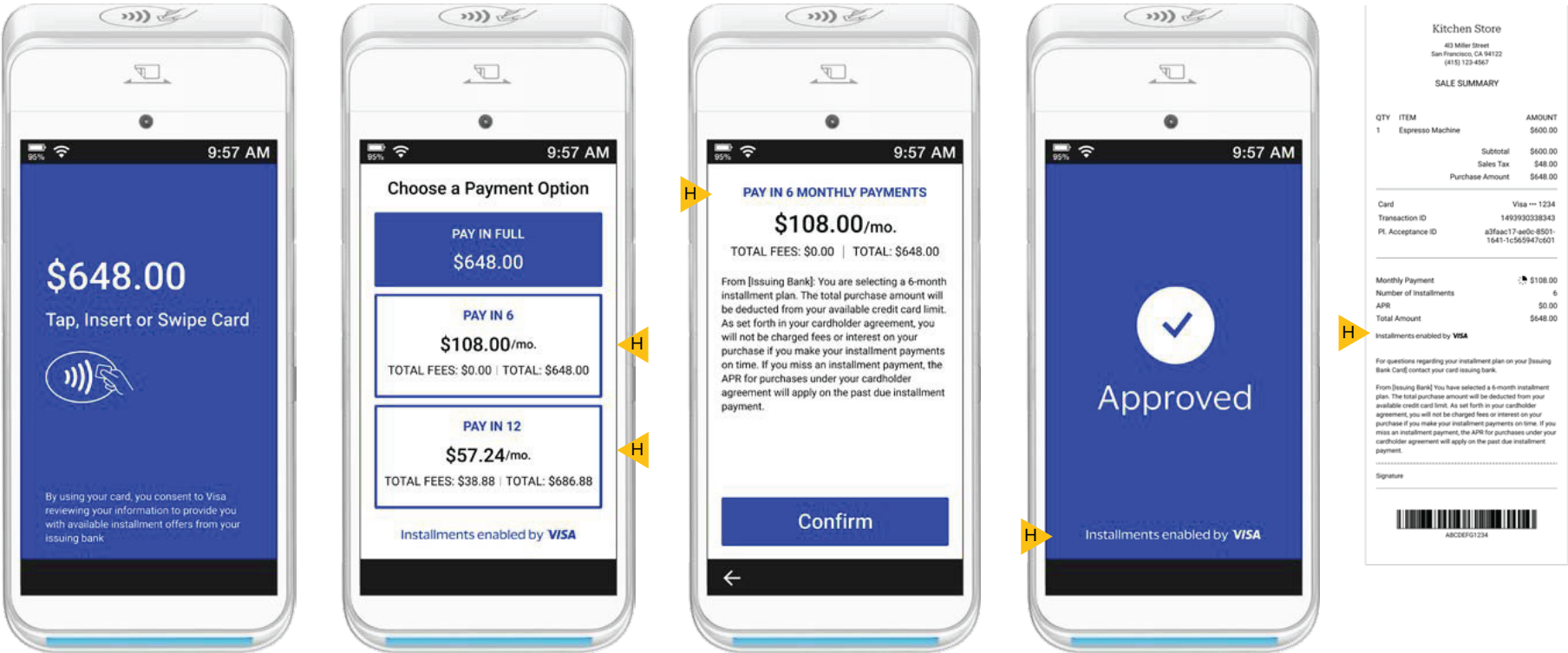
The User Experience: Point-of-Sale (if offered by merchant)

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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

