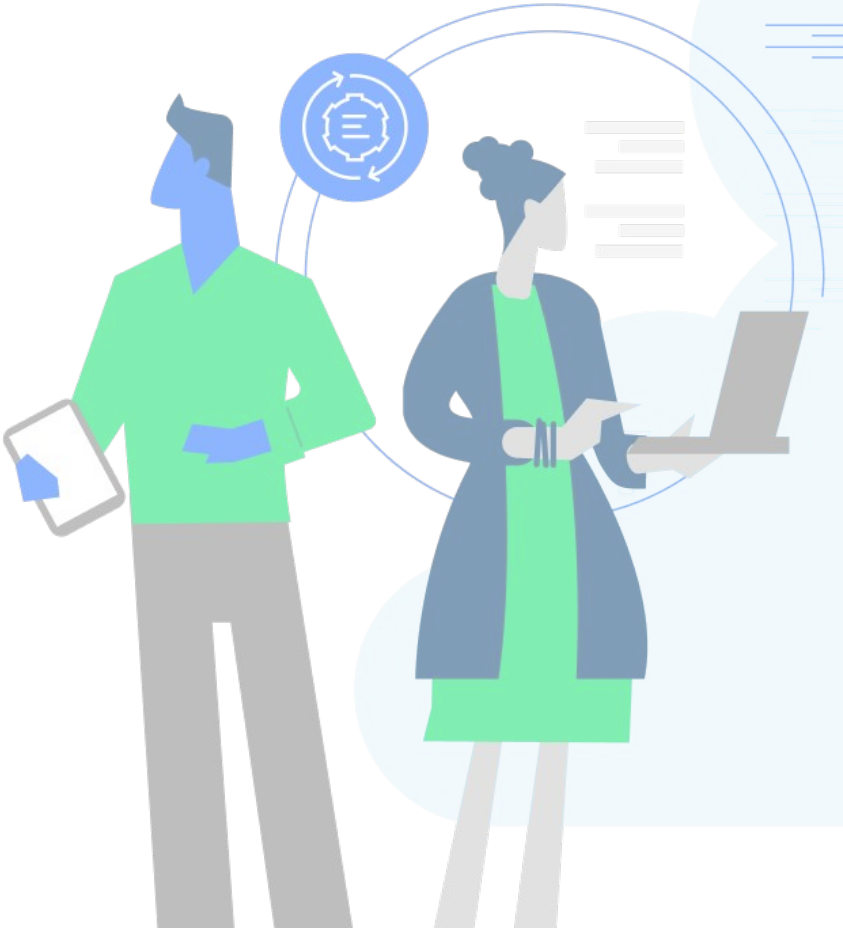
globalpayments

Global Payments Installments enabled by Visa

UX Guide



Created on Oct/2023

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2 Guest Checkout Experience

3 Design Requirements

4 Installments Service Technical Details

5 Marketing Guidelines

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Global Payments Installments **Overview**

In an e-commerce environment, the Merchant Participant plays a pivotal role in ensuring a seamless purchase journey, from upfront awareness to completion.

For an optimal consumer experience, the value proposition and functionality of Global Payments Installments enabled by Visa should be clear, navigable and easily accessible.

The UX elements in this section also focus on information visibility in e-commerce transactions, a key factor in helping consumers feel confident about making purchases with Global Payments Installments enabled by Visa.

Note: All user flows and messaging shown are for illustrative purposes only.

1

Card on File Experience

Overview

Banner

Add to Cart

Choose Plan

Accept Terms

Order Confirmation

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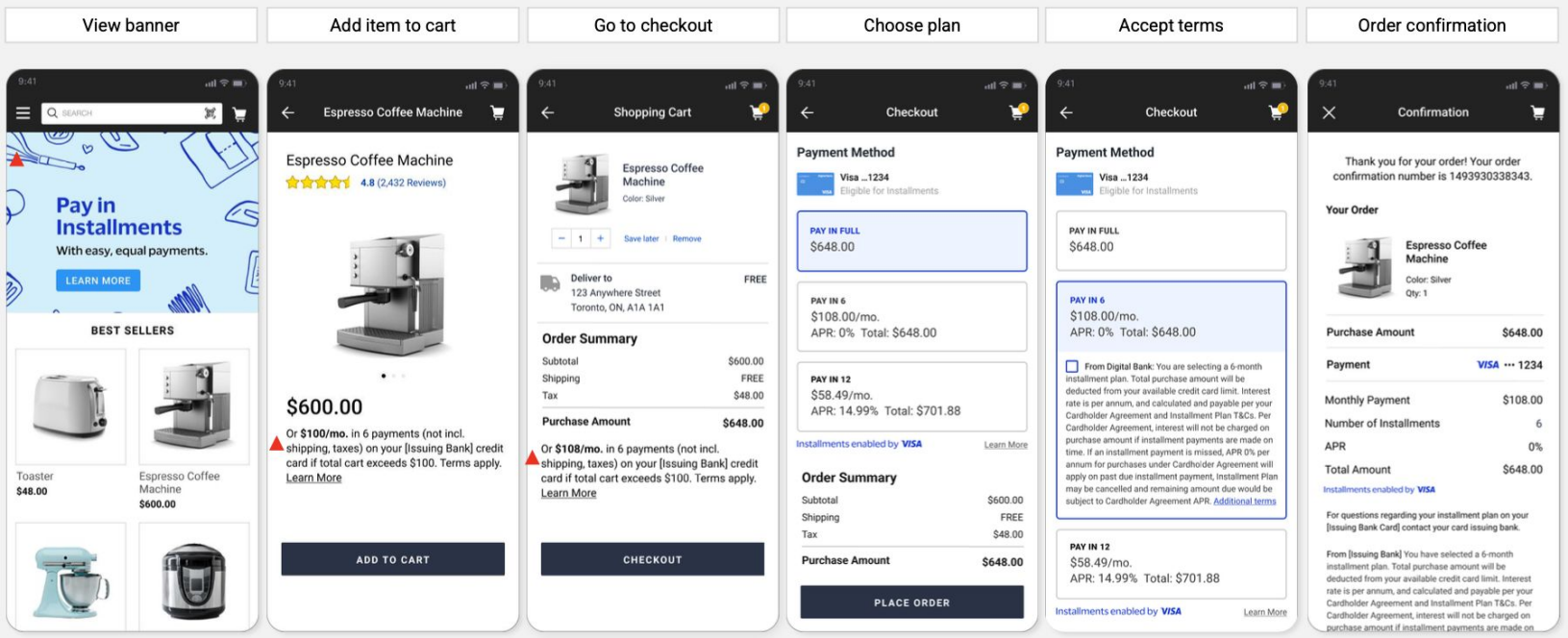
Card on File **Overview**

How an eligible cardholder might experience an installment payment in a mobile environment using their card on file.

Note: Homepage Banner messaging varies between Quebec and rest of Canada. Please check Marketing Guidelines for more information.



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Card on File **Banner**

The Merchant's homepage can play an important role in the conversion funnel by raising initial awareness that leads to consumer consideration.

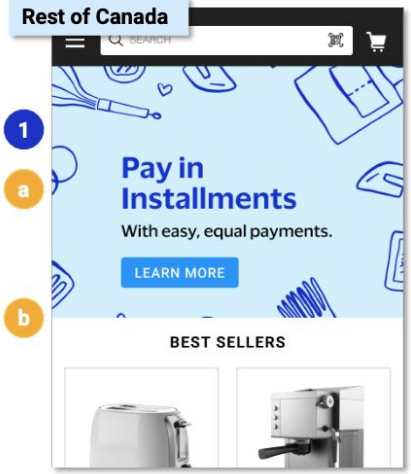
1 **Homepage banner:** Merchant Participants are not required to include a homepage banner. However, if you DO elect to include one, you must use the messaging options found in this guide.

a **Headline and Subhead :** Headlines quickly get consumers' attention and communicate the value proposition of Global Payments Installments enabled by Visa. The subhead options further clarify to consumers how purchases made in installments work and who is offering them. Choose from the messaging options provided in the "Homepage Banner" sections for Quebec and rest of Canada of this guide. **Note: Messaging for Quebec differs from rest of Canada.**

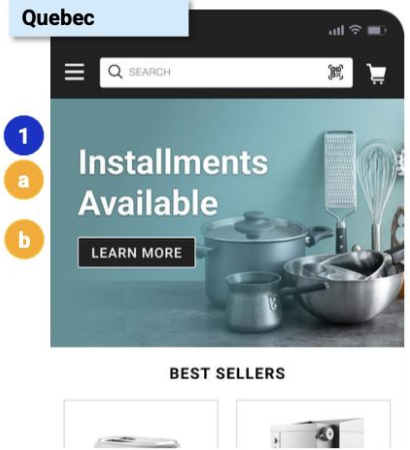
b **Learn More:** With limited space in the banner, a Learn More pop-up is required. It enables consumers to find more detailed information about Global Payments Installments enabled by Visa and get excited about making purchases. Choose the content provided in the "Learn More Module & Landing Page" subsection from the "Marketing Guidelines" section.

Please refer to the "Homepage Banner" from Marketing Guidelines section for more details.

Rest of Canada



Quebec



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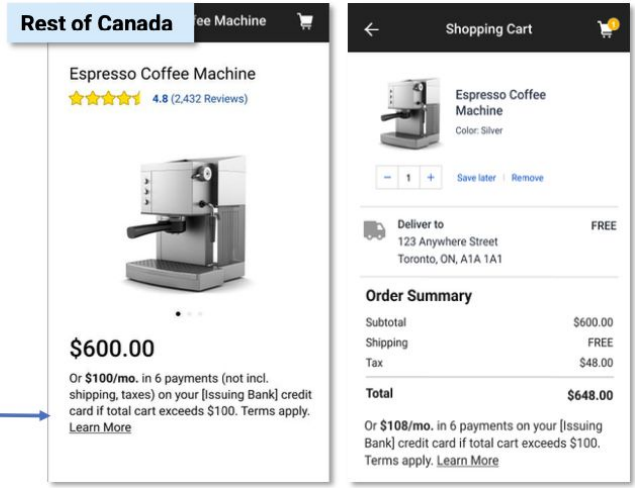
Product Page **Add to Cart**

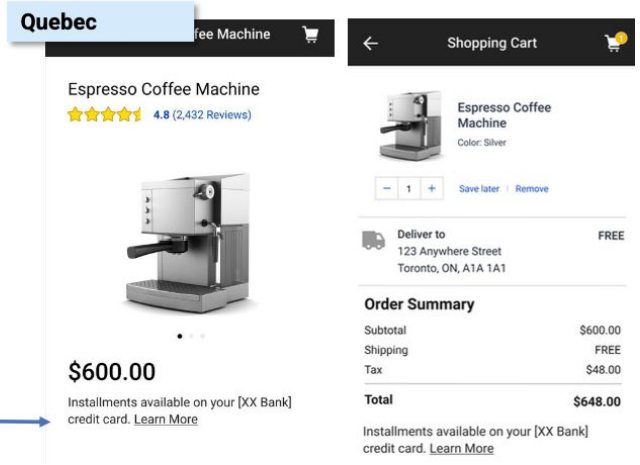
In the consideration phase of the conversion funnel, Merchants can optimize product pages with messaging that informs eligible cardholders their purchase qualifies for Global Payments Installments enabled by Visa.

1 **Installments Messaging:**
For qualifying products, promote one plan of your choice during the shopping phase so eligible cardholders are aware of their installment plan options before checkout.

Required Messaging:
Please refer to the "Product Page Light box (Card on File)" from Marketing Guidelines section for more details.

Note: Messaging for Quebec differs from Rest of Canada





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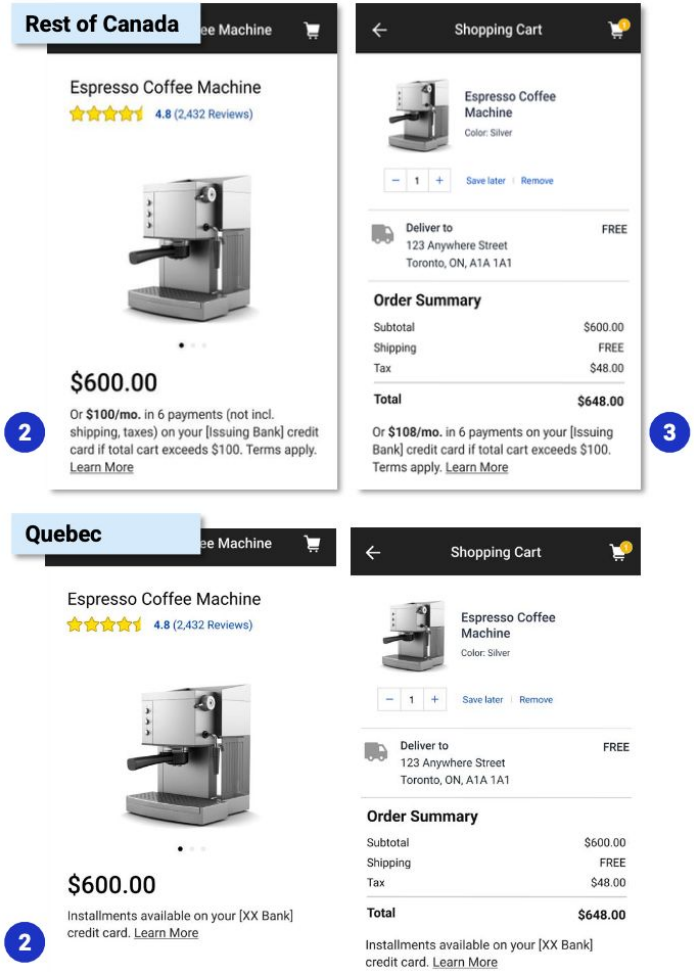
Product Page **Add to Cart (cont'd)**

In the consideration phase of the conversion funnel, Merchants can optimize product pages with messaging that informs eligible cardholders their purchase qualifies for Global Payments Installments enabled by Visa.

2 **Calculating the Installment Amount**
Merchants can use the Get Eligible Plans API to create promotional messages for consumers on the product page. Refer to the "Installments Service Technical Details" section for more details.

3 **Adjust for Shipping and Tax in the Shopping Cart**
Increase transparency by adjusting the installment payment amount within the promotional message in the Shopping Cart to reflect added shipping and taxes.



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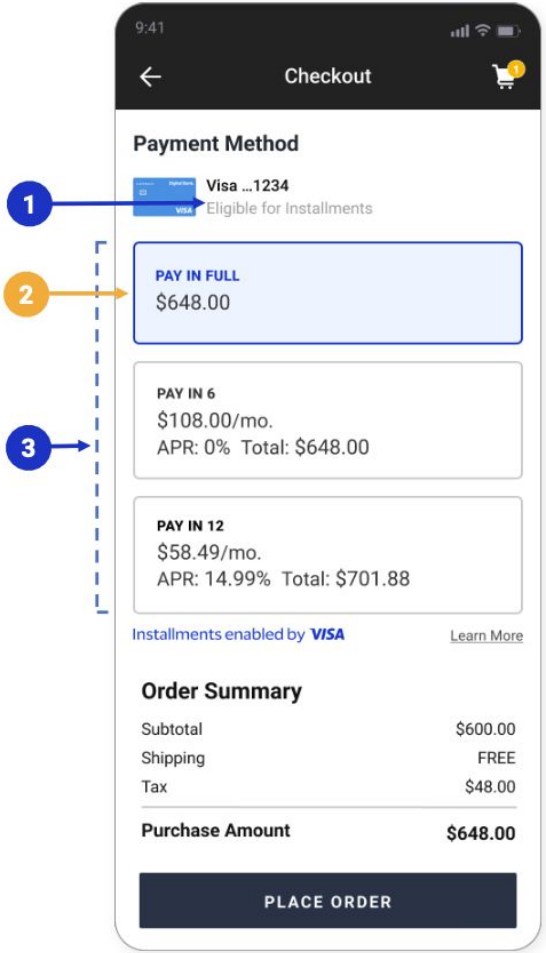
Card on File **Display Plans**

Merchants can help reduce cart abandonment rates by providing eligible cardholders with more clarity around their payment options.

1. **Show 'Eligible for Installments' text :** Make it clear that the card on file is eligible for Global Payments Installments enabled by Visa.

2. **Pay in Full Placement :** Refer to the "Design Requirements" section for requirements on "Pay in Full" placement.

3. **Limit to 3 Payment Options:** To avoid overwhelming eligible cardholders, limit the number of installment plan options to three (two Installment plans + the full amount). Refer to the "Design Requirements" section for requirements on "Number of Installment Plans."



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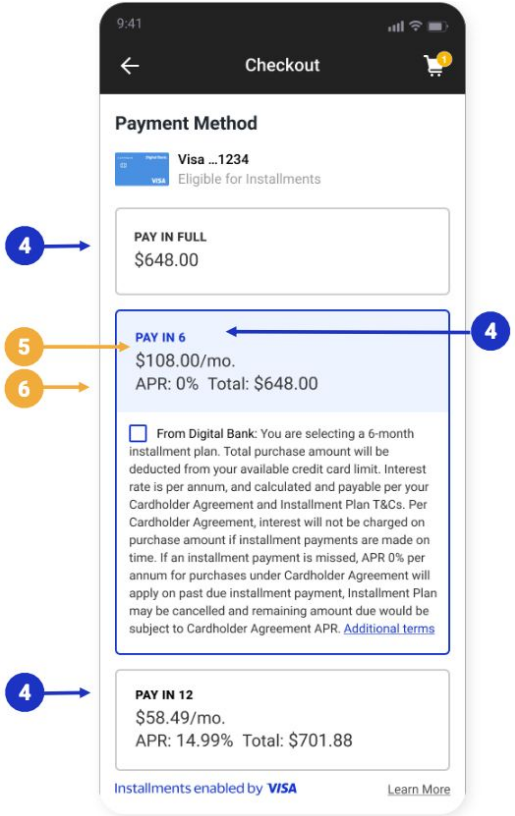
Card on File **Details & Accept Terms**

Merchants can help reduce cart abandonment rates by providing eligible cardholders with more clarity around their payment options.

4 **Payment Plan Label**
Use a consistent label for each payment plan – e.g., Pay in Full, Pay in 6 and Pay in 12 – so cardholders clearly understand their payment options.

5 **Font Style and Size**: Refer to the "Design Requirements" section for font style (e.g. bold), size and other requirements for displaying installment plans.

6 **Displaying APR:** Clearly display APR. Make the APR font size the same as that of the monthly amount. Refer to the "Design Requirements" section for details on APR.



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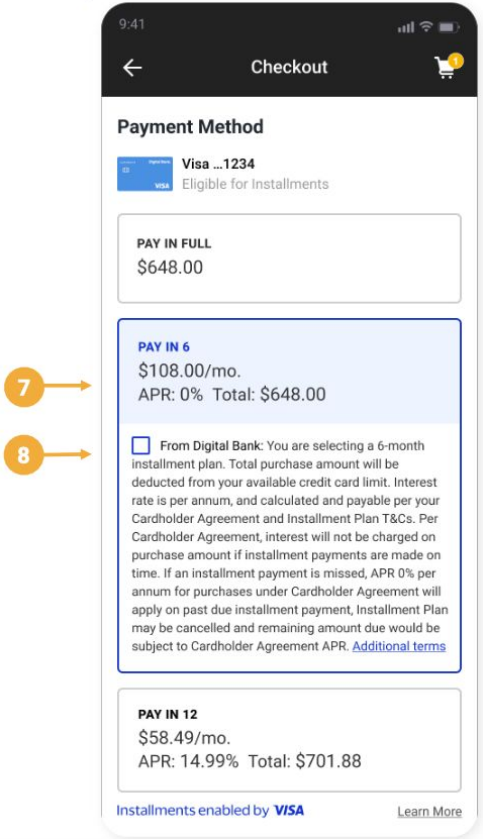
Card on File Details & Accept Terms (cont'd)

Merchants can help reduce cart abandonment rates by providing eligible cardholders with more clarity around their payment options.

7 **Include Relevant Payment Details:** Refer to the subsection "Installment Plans" from the "Design Requirements" section for details on required fields to present on this screen.

8 **Terms and Conditions (T&Cs):** Refer to the subsection "Installment Plans" from the "Design Requirements" section for details on how to present the T&Cs.



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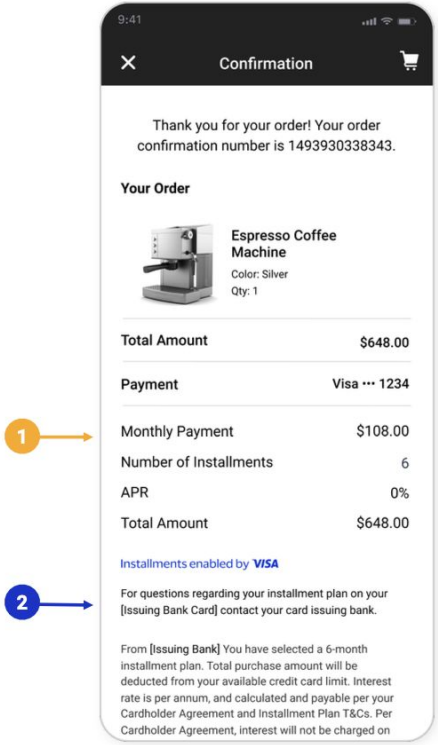
Card on File **Order Confirmation**

Provide transparency to eligible cardholders throughout the checkout process and upon order completion.

1. **Include Relevant Payment Details in the Receipt:** Refer to the “Receipts Requirements“ subsection from the “Design Requirements” section for details on required fields to present on this screen.

2. **Consumer Questions:** Use informational text to direct consumers to their issuing bank for questions on their Installment eligibility and plan (if applicable).



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2

Guest Checkout Experience

Overview

Banner

Enter Card

Choose Plan

Accept Terms

Order Confirmation

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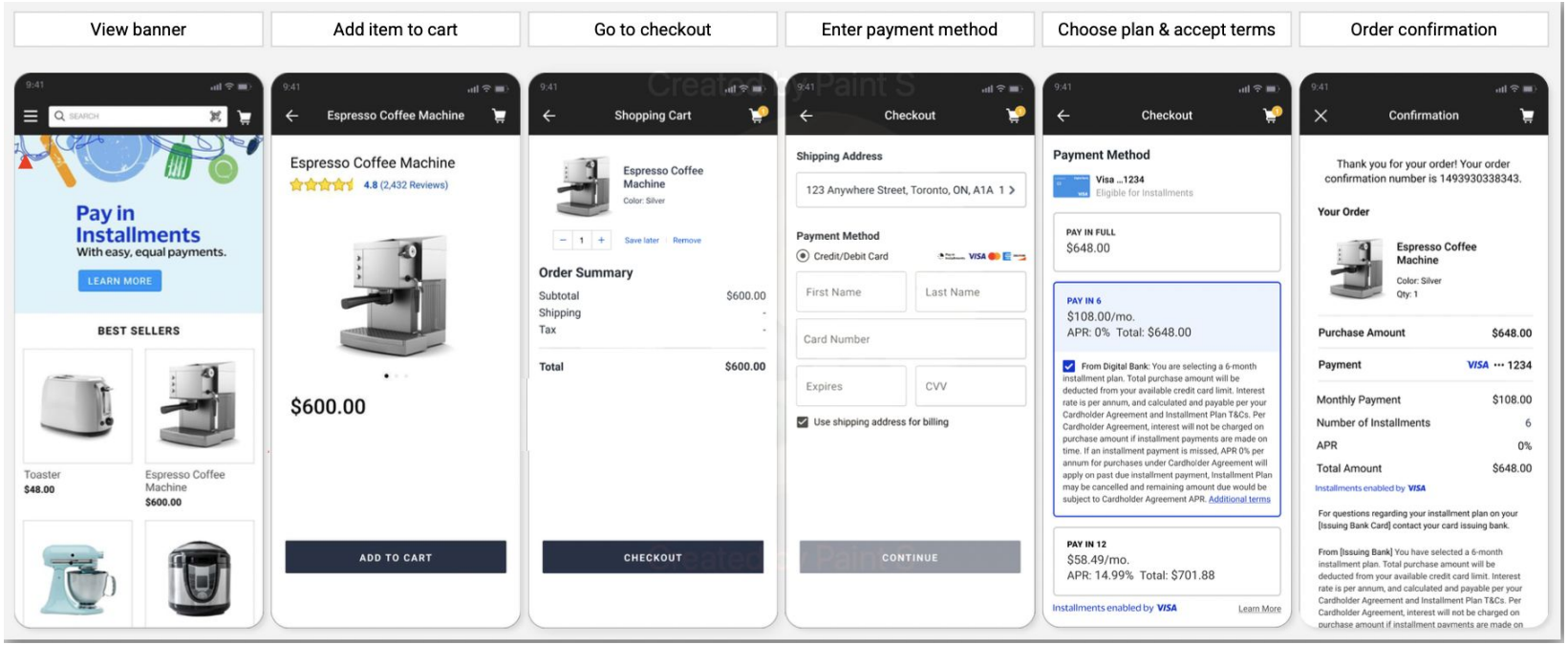
Guest Checkout **Overview**

How an eligible cardholder might experience an installment payment in a mobile environment using guest checkout.

Note: homepage Banner messaging varies between Quebec and rest of Canada. Please check Marketing Guidelines for more information.



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Guest Checkout **Banner**

The Merchant's homepage can play an important role in the conversion funnel by raising initial awareness that leads to consumer consideration.

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b **Learn More**: With limited space in the banner, a Learn More pop-up is required. It enables consumers to find more detailed information about Global Payments Installments enabled by Visa and get excited about making purchases. Choose the content provided in the "Learn More Module & Landing Page" subsection from the "Marketing Guidelines" section.

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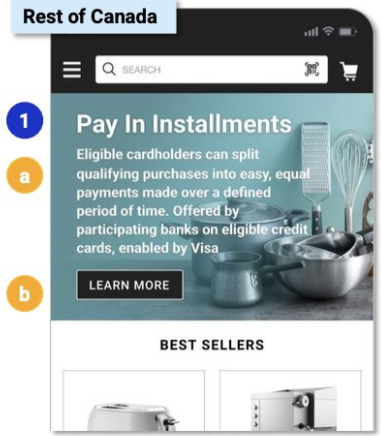
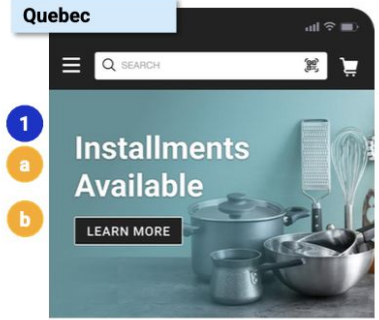
Rest of Canada



Quebec



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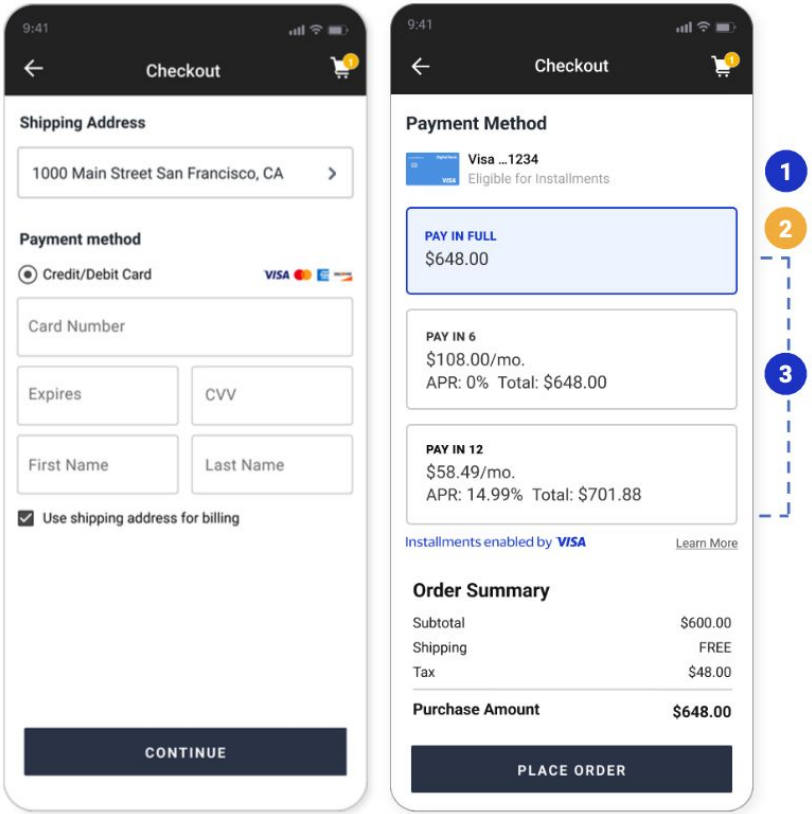
Guest Checkout **Enter Card & Display Plans**

Merchants can help reduce cart abandonment rates by providing eligible cardholders with more clarity around their payment options.

1. **Show 'Eligible for Installments' text**
   Make it clear that the card is eligible for Global Payments Installments enabled by Visa.

2. **Pay in Full Placement:** Refer to the "Design Requirements" section for requirements on "PAY IN FULL" placement.

3. **Limit to 3 Payment Options**: To Avoid overwhelming eligible cardholders, limit the number of installment plan options to three (two Installment plans + the full amount).
   Refer to the "Design Requirements" section for requirements on "Number of Installment Plans."



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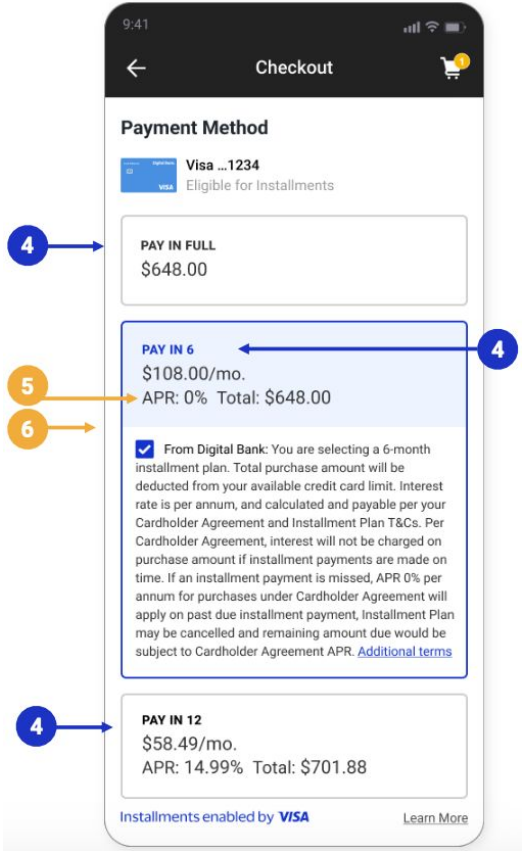
Guest Checkout **Details & Accept Terms**

Merchants can help reduce cart abandonment rates by providing eligible cardholders with more clarity around their payment options.

4 **Payment Plan Label:** Use a consistent label for each payment plan – e.g., Pay in Full, Pay in 6 and Pay in 12 – so cardholders clearly understand their payment options.

5 **Font Style and Size**: Refer to the "Design Requirements" section for font style (e.g. bold), size and other requirements for displaying installment plans.

6 **Displaying APR:** Clearly display APR. Make the APR font size the same as that of the monthly amount. Refer to the "Design Requirements" section for details on APR.



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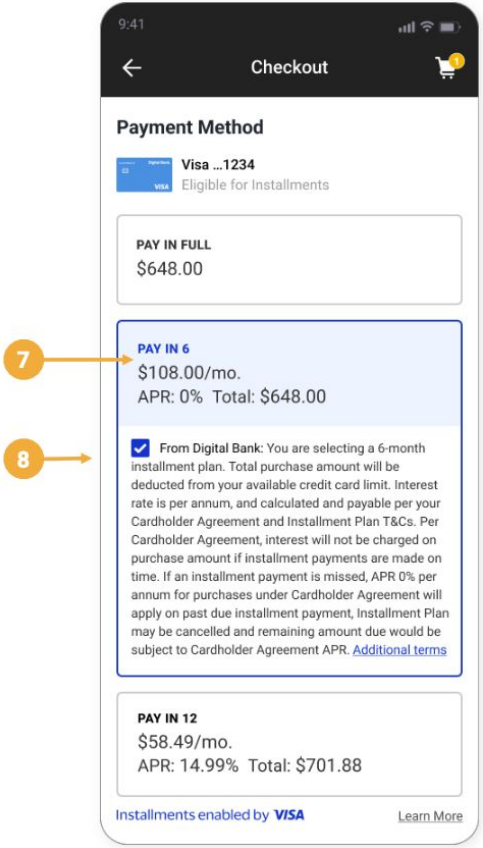
Guest Checkout Details & Accept Terms (cont'd)

Merchants can help reduce cart abandonment rates by providing eligible cardholders with more clarity around their payment options.

7 **Include Relevant Payment Details in the Receipt**: Refer to the "Receipts Requirements" section for details on required fields to present on this screen.

8 **Terms and Conditions (T&Cs)**
Refer to the subsection "Installment Plans Requirements" for details on how to present the T&Cs.



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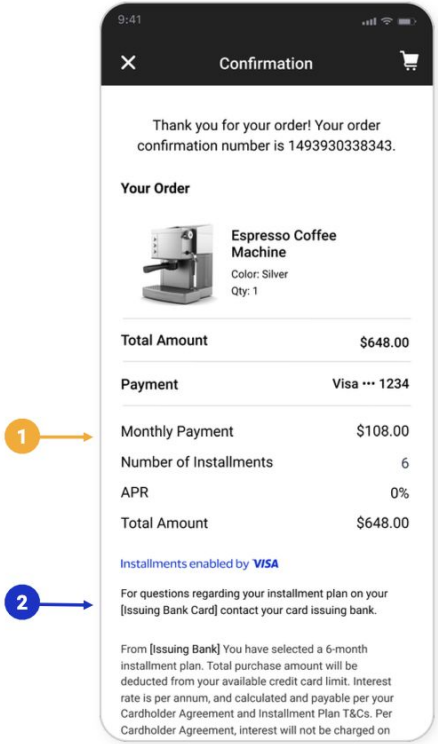
Guest Checkout **Order Confirmation**

Provide transparency to eligible cardholders throughout the checkout process and upon order completion.

1. **Include Relevant Payment Details in the Receipt:** Refer to the “Receipts Requirements“ subsection from the “Design Requirements” section for details on required fields to present on this screen.

2. **Consumer Questions:** Use informational text to direct consumers to their issuing bank for questions on their Installment eligibility and plan (if applicable).



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3

Design Requirements

Placement and Design

Installment Plans Requirements

Receipts Requirements

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Placement and Design

Design Requirements

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Design Displaying Installment Plans

Placement and Design:

- Eligible cardholders must have the ability to **change the installment plan prior to completing** the installment transaction. Eligible cardholders must have the ability to clearly **decline or exit the option** of selecting an installment plan at checkout and must be able to **complete the transaction as a non-installment** transaction.
- Global Payments recommends that installment pans are **displayed near the standard card payment** option. If displayed near the standard card payment option, the standard card payment option **must be labeled as "Pay in Full"**
- The option to **pay in full must be the primary and default** selection and should be most prominently displayed relative to any available installment plans.
- Installment plans must be presented in **font and visuals in a manner that is clearly readable and visible to the eligible cardholder**. The font, text size, color must be appropriately designed so that a cardholder is able to read the installment plan in the natural context of the Merchant Participant Platform and/or Acceptance Device without zooming in to the interface or extensive scrolling. The minimum font size must be no smaller than the standard font size on the Merchant Participant's Platform or Acceptance checkout page. The Terms and Conditions may be in a smaller font, but in no event will the Terms and Conditions be less than a 12-point font for ECommerce Merchant Participant Platform or less than the standard font on an Acceptance checkout page.
- If displaying more than one installment plan, an eligible cardholder must have the ability to **select a specific installment plan and view the Terms and Conditions**. Any toggling between Installment plans must be **clearly highlighted or boldly outlined** so that an eligible cardholder understands which installment plan is being viewed or selected.

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Design **Displaying Installment Plans**

Use of the Visa Brand: A Merchant Participant may not represent or suggest that installment offers and/or installment plans are provided by Visa, that Installment Terms and Conditions or plan parameters are established by Visa, or that Visa is responsible for extending credit, facilitating, or providing a loan.

Use of Issuer's Brand: A Merchant Participant may not use an Issuer's name or trademarks without the written consent and approval of the Issuer. Merchant Participants may not represent or suggest that an installment offer and/or installment plans are offered or provided by the Merchant Participant.

Display of installment plans with Alternative Payment Methods: An installment plan is a payment feature of an existing card. Merchant Participants may reference installment plans as a choice in their suite of payment or financing options, as applicable, but installment plans should not be displayed alongside Point-of-Sale financing or loan offers in a manner that implies or indicates in any way that an installment plan is a loan or financing or in a manner that implies or indicates that an installment plan is provided by a Merchant Participant instead of the Issuer.

Consumer Education: On Ecommerce Merchant Participant Platforms, Global Payments recommends including a "Learn More" link to FAQs or other content to educate Consumers on installment plans. Refer to this guide for required language to use related to FAQs.

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Installments Plans Requirements

Design Requirements

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Installment Plans **Requirements**

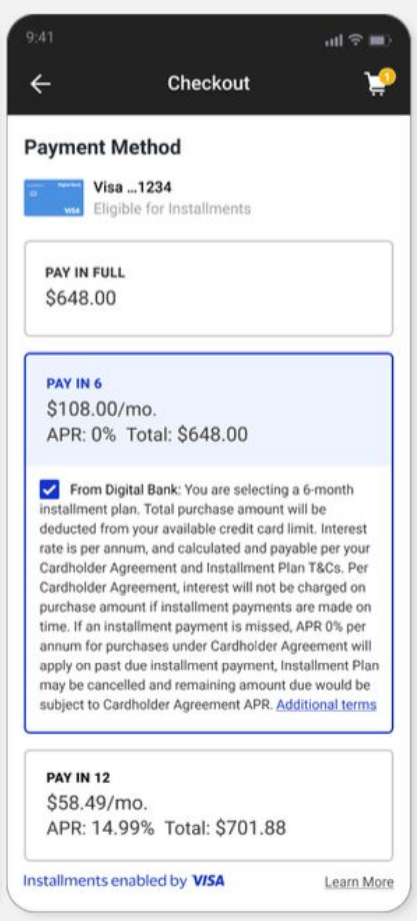
1. Number of installments (**6** in presented example (PAY IN 6))
2. Frequency of payments (**/mo.** in presented example)
3. Installment payment amount (**$ 108.00** in presented example)
4. Total fees per installment plan (**APR: 0%** in presented example)

Note: required in the UK and optional for Canada, though APR is required for display **for both**

1. Total amount inclusive of fees (**Total: $ 648.00** in presented example)
2. Terms & Conditions
3. Hyperlinked URL (**Additional terms within T&Cs** in presented example)

- Option to **not use an installment plan is clearly delineated** by another button, separated from installment plans, and denoted by "PAY IN FULL". Customer can opt to edit their selection and choose another option.
- **T&Cs have to be actively consented to by cardholder** with a checkbox. Cannot proceed with transaction without the active consent.

Note: Figures are for illustrative purposes only. Issuers are responsible for defining installment plans, including installment Terms and Conditions, and Merchants are responsible for displaying the installment plans, including the Terms and Conditions, at the Point of Sale.



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Number of installment and frequency **Requirements**

1. Number of installments

- Represents the total number of installment payments.
- Get Eligible Plans API data response parameter field: **number_of_installments.** Example value: 6
- Example text with value: "Pay in 3", "Pay in 24 months" , "6 monthly payments", "12 monthly installments".
- Countries / territories where Number of installments display is required: **all countries/territories.**

2. Frequency of payments

- Cadence for cardholder to pay each installment payment to Issuer.
- Get Eligible Plans API data response parameter field: **installment_frequency**. Example value: MONTHLY
- Example text to display: if MONTHLY value returned, “monthly” or “/mo.” The term “monthly” may be abbreviated.
- Countries/territories where frequency of payments display is required: **all countries/territories.**

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Installment payment amount **Requirements**

3. Installment payment amount

- Fixed amount that will be billed by the cardholder's Issuer every billing cycle or as applicable. It must be displayed in the currency provided. The value returned by the Get Eligible Plans API is rounded up to the nearest penny. The first installment payment may differ from the last payment, but the total amount due under an Installment Plan does not change because of VIS's rounding logic.
- Get Eligible Plans API data response parameter fields:
  - **(matched_plans[].cost_info.first_installment.installment_fee + matched_plans[].cost_info.first_installment.upfront_fee + matched_plans[].cost_info.first_installment.amount),**
  - **matched_plans[].cost_info.currency**
- To compute the Installment Payment amount, Merchant Participant is responsible for adding the installment fee, installment upfront fee and installment transaction amount provided via the API.
- Example value: amount = 108.00, currencyCode = USD
- The amount is represented in minor units. It is a numerical value in the minor units of the currency, such as Cents for USD. If the currency is USD, "10800" is used for representing the amount, "$108.00". Note that there are no fractional minor units represented. They are rounded to the whole minor units.
- Required text label: clearly denoted with "monthly payment" or "monthly installment." Alternatively, "/month" or "per month" after the amount. 'Month' may be abbreviated. The amount should be in the country currency and the full amount should be shown.
- Full example: "$ 108.00/mo."
- Countries/territories where Installment Payment amount display is required: **all countries/territories**

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Total fees **Requirements**

4. Total fees per installment plan

- Total fees paid by cardholder to Issuer over duration of installment plan if each installment payment is made on time. It must be displayed in the currency provided.
- Get Eligible Plans API data response parameter field: **matched_plans[].cost_info.total_fees**
- Example API value: 71280
- The amount is represented in minor units. It is a numerical value in the minor units of the currency, such as Cents for USD. If the currency is USD, “71280” is used to represent the amount, "$712.80". Note that there are no fractional minor units represented. They will be rounded to whole minor units.
- Required text label: “Total Fees: “
- Full example for display (English): “Total Fees: $712.80”
- Countries/territories where display of Total fees per Installment Plan is required: UK. Conditional in U.S. Optional in Canada. Display of fees shall be subject to applicable laws and regulations in the respective Territory:

 In U.S., if **matched_plans[].cost_info.annual_percentage_rate** field is not returned, then total fees per Installment Plan must be displayed. Displaying “Total Fees:“ will be the most common use case.

 In Canada, displaying the “Total Fees:“ label and value is optional.

 In the United Kingdom: the total fees per installment Plan, and the monthly fees per installment Plan, must always be displayed. Required text labels: “Fees:“ and “Total: “

Example (English-United Kingdom):

Fees: £6.48/month (APR: 12%)
Total: £725.76 (incl. £77.76 fee)

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APR Requirements

APR (UK and Canada)

- Annual percentage rate (APR) representation of the fees paid by a cardholder to Issuer over the duration of installment plan if each installment payment is made on time. If both APR and "Total Fees" are provided, APR must be displayed in addition to the "Total fees per installment plan." The APR value provided is displayed to a cardholder for informational or regulatory purposes to represent the "Total Fee per installment plan" as an APR. The APR field is returned by the Services' API as a percentage.
- Get Eligible Plans API data response parameter field: **matched_plans[].cost_info.annual_percentage_rate**. Example value: 10
- The percentage value is represented as a number. Example: 10 specifies 10%.
- For Canada, the APR must not be rounded up. Example: If the APR is 14.99%, do not round it up to 15%. The APR should be presented as 14.99%
- In a MerchantFunded plan, **matched_plans[].cost_info.annual_percentage_rate** will not be returned. In this case, it should be treated as a 0 and presented as 0%.
- Required text label: "APR:" and "%". Full example: "APR: 10%"
- Also in Canada, when displayed in Quebec, the term "APR" should be displayed in French, namely, "TAC" (taux annuel du coût d'emprunt).
- For the UK, or any country/territory where both "Total Fees:" and "APR:" labels are used in the display of plans, put the APR in parenthesis next to the Total Fees. Example: "Total Fees: $18.00 (APR: 6%)"
- Countries/territory where APR display is required: UK, Canada. Conditional in U.S. (must display if provided; if not provided, see requirement below). In UK and Canada, APR per installment plan must be displayed.
- In U.S., if **matched_plans[].cost_info.annual_percentage_rate** field is not returned, then the associated text should be hidden and not shown to the cardholder. Total fees per Installment Plan should be displayed instead.

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Total amount **Requirements**

5. Total amount inclusive of fees

- Summation of Transaction amount, shipping, taxes, other merchant costs, and all installment related fees (if any). It must be displayed in the currency provided.
- Get Eligible Plans API data response parameter field:
  - **(matched_plans[].cost_info.total_plan_cost), currency**
- Merchant Participant displays the computed amount with transaction currency provided via the API.
- Example value: amount = 10299, total_fees =257, currency = USD
- The amount is represented in minor units. It is a numerical value in the minor units of the currency, such as Cents for USD. If the currency is USD, “10299” is used for representing the amount, "$102.99". Note that there are no fractional minor units represented. They will be rounded to the whole minor units.
- Required text label: “Total:“
- Full example: “Total: $712.80”
- Countries/territories where Total amount inclusive of fees display is required: **all countries**

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T&Cs Requirements

6. Terms and Conditions Text

- Terms and Conditions (T&Cs) must be displayed in conjunction with the installment information described above. Each installment plan has its own Terms and Conditions specific to that installment plan and provided by the Issuer. The examples shown in any images are for illustrative purposes only.
- T&Cs displayed must exactly match T&Cs provided in the API, including Unicode or accented characters, and may not be altered or edited in any way. The T&Cs must be readable and must also appear immediately below each Installment Plan. T&C's may not be included in a link. See the Placement and Design section for font requirements.
- Merchant Participants are required to provide a check box (which cannot not be pre-checked) or another affirmative action or method to demonstrate that an eligible cardholder accepts the Terms and Conditions for an installment plan. Merchant Participant must ensure that an eligible cardholder cannot complete an installment transaction without accepting the specific installment plan's Terms and Conditions. Merchants are not required to capture and provide Visa with a notification that a Cardholder checked the box but is merely required to demonstrate that a cardholder could not complete an installment transaction without accepting the Terms and Conditions.
- Get Eligible Plans API data response parameter field: **matched_plans[].terms_and_conditions.text**
- Text label not required; Optionally can put "Terms and Conditions:"
- Required element: checkbox or module for eligible cardholder to affirmatively consent to T&Cs
- Countries/territories where Terms and Conditions Text display is required: **all countries/territories**

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T&C URL **Requirements**

URL displayed must exactly match URL provided in the API and may not be altered or edited in any way. The URL must be linked, readable, and must also appear immediately below each installment plan. See the previous Placement and Design section for font requirements.

For Canada, the T&Cs URL must be displayed in conjunction with the installment information described above for ECommerce only. Each installment plan has its own Terms and Conditions URL specific to that installment plan and provided by the Issuer.
Get Eligible Plans API data response parameter field: **matched_plans[].terms_and_conditions.url**

- Required text label for Canada: "Additional terms:". URL may also be hyperlinked using the text label of "Additional terms".
- Terms and Conditions Language: In Canada, the Installment Terms and Terms and Conditions displayed should be in accordance with the Cardholder language preference and as required by local laws. The API returns Terms and Conditions in both English and French as set up by the Issuer.
- Countries/territories where Terms and Conditions URL display is required: **Canada**

For Europe, the Privacy Agreement URL must be displayed in conjunction with the installment information described above for ECommerce only. Each installment plan has its own URL specific and is provided by the Issuer.

- Required text label for Europe: " Further Information and Privacy Policy". URL may also be hyperlinked using the text label of "Further Information and Privacy Policy" .
- Countries/territories where Privacy URL display is required: **Europe.**

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Receipts Requirements

Design Requirements

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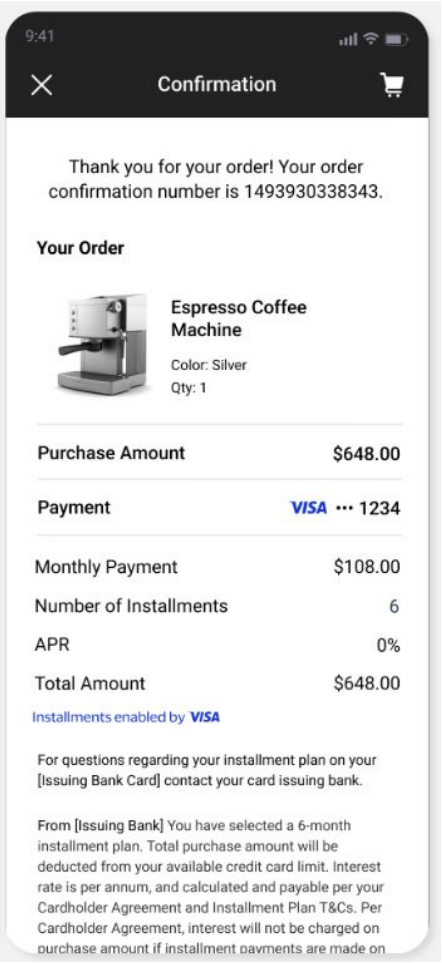
Receipts **Requirements**

In addition to the standard receipt requirements, a Visa Installment Transaction receipt must also include the following data elements in the Installment Transaction receipt:

- Number of installments
- Frequency of installments
- Installment payment amount
- Total fees per Installment Plan (conditional depending on country/territory, refer to “Total Fees per Installment Plan” from Design Requirements section)
- APR (conditional depending on country/territory, refer to “APR” from Design Requirements section)
- Total amount inclusive of fees
- Terms & Conditions
- Terms & Conditions URL (Canada), Privacy URL (Europe)



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4

Global Payment Installment Service enabled by Visa

Links to technical documentation

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Installments Service **Technical details**

Please refer to the following links for more details regarding Global Payments Installments Service enabled by Visa (Ecommerce):

- Installments Service (main article) - New
- Installment Service (API Reference) - New
- Test Cards - Updated with details required for Installments Sandbox testing

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5

Marketing Guidelines

Do’s & Don'ts of Advertising

Homepage Banner

Learn More Module

Landing Page

Consumer FAQs

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Advertising Global Payments Installments enabled by Visa – Do's & Don'ts

- All advertising relating to Global Payments Installments enabled by Visa **must describe installments solution accurately** and should not be misleading.
- All advertising must **comply with applicable laws** and regulations, including any specific provincial requirements (e.g.Quebec). Advertising for installments must 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**.
- Advertising for installments must not use language that implies that the merchant is providing issuer installment plans.
- Advertising for installments must not use language that describes an installment plan as a loan, financing or a new line of credit.
- It must be clear that installment plans are **provided by a cardholder's issuing bank** on an existing eligible credit card account. Advertising for installments must not use any language that advertises an installment plan as no interest/APR, 0% interest/APR, low interest/APR etc.
- Do not use an issuer's brand or trademarks without its permission.
- Advertising for installments must not imply that installment plans are available on all Visa cards or all credit cards. They are **available only on eligible credit cards** issued by select participating issuers.
- Advertising for installments must not imply that installment plans may be available for any or all purchases since there may be limitations on minimum or maximum purchase amounts.
- Advertising for installments must not say or imply that consumers can pay whenever they want, or that consumers have flexibility as to the timing of their payment.
- Advertising for installments must not promote or encourage taking on debt.

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Homepage Banner

Marketing Guidelines

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Homepage Banner (Canada, outside Quebec)

Headline (choose one of the following):

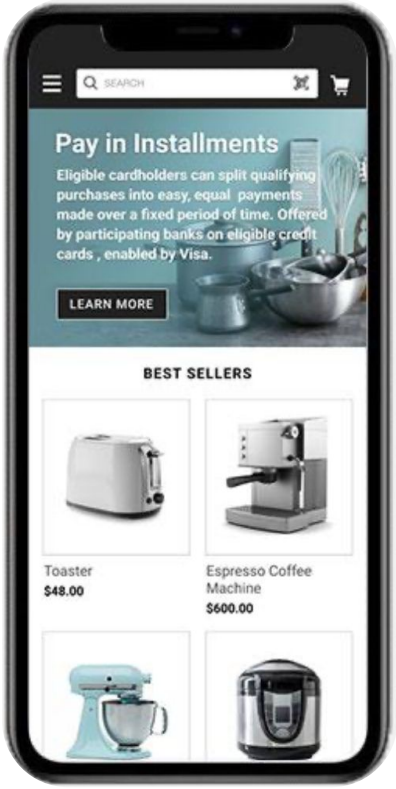
- Installments Available
- Pay in Installments
- Introducing Installments at [Merchant]
- Now accepting easy, equal installment payments

Subhead (choose one of the following):

- Eligible cardholders can split qualifying purchases into easy, equal payments made over a defined period of time. Offered by participating banks on eligible credit cards, enabled by Visa.
- At [Merchant], eligible cardholders can now pay for qualifying purchases in Installments. Offered by participating banks on eligible credit cards.
- Get what you love at [merchant]. Eligible cardholders can split qualifying purchases into easy, equal payments made over a fixed period of time. Offered by participating banks on eligible credit cards, enabled by Visa.

CTA* Learn More

*The CTA may link either to the "Learn More Module" or the "Landing Page", described on the following pages, or directly to Visa's product page:
English version: https://www.visa.ca/en_CA/partner-with-us/payment-technology/installments.html
French version: https://www.visa.ca/fr_CA/partner-with-us/payment-technology/installments.html



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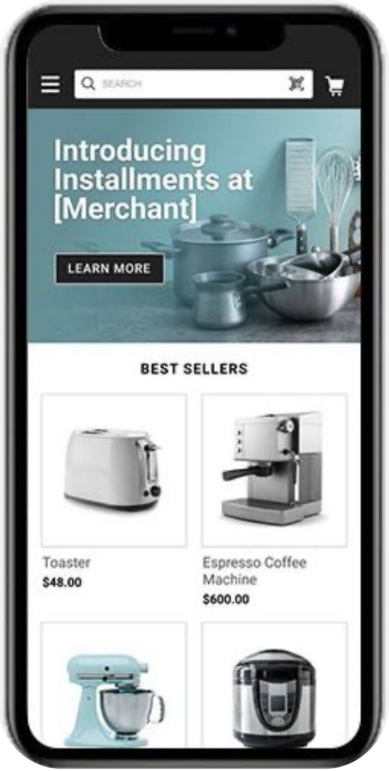
Homepage Banner (for Quebec)

Headline (choose one of the following)**:**

- Installments Available
- Installments Now Possible
- Introducing Installments at [Merchant]
- Now accepting easy,equal installment payments

CTA*: Learn More

*The CTA may link either to the "Learn More Module" or the "Landing Page", described on the following pages, or directly to Visa's product page:
English version: https://www.visa.ca/en_CA/partner-with-us/payment-technology/installments.html
French version: https://www.visa.ca/fr_CA/partner-with-us/payment-technology/installments.html



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Product Page Light box Card on File

Marketing Guidelines

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Product Page **Light Box** (Card on File) **(Canada, outside Quebec)**

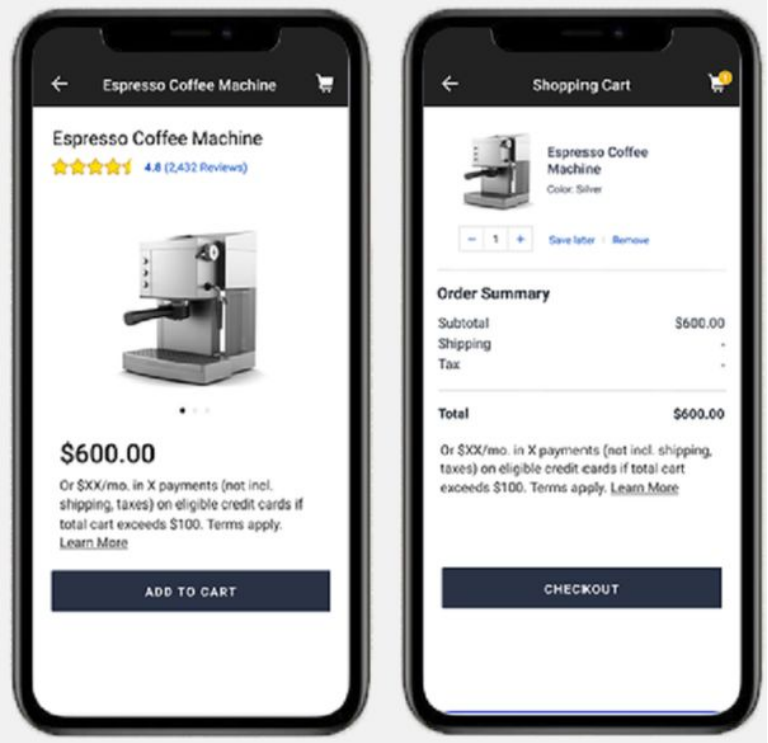
Required Messaging:
If you want to promote the installments plan* of an item on the product page, the product listing and in on the checkout screen, you must use the below text where in you dynamically calculate the installment plan on the UI, replacing the $XX/mo. in X below:

If the purchase 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 your [Issuing Bank] credit card. Terms apply. Learn More

2.Or $XX/mo. in X payments (not incl. shipping, taxes) on your [Issuing Bank] credit card if total cart exceeds $100. Terms apply. Learn More

*Cardholder may be eligible for one or more plans. If merchant is only choosing to offer merchant funded plan, or a plan of certain term/tenure, put in the appropriate/available plan.
**The "Learn More" CTA may link either to the "Learn More Module" or the "Landing Page" on the following pages, or directly to Visa's product page



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Product Page **Light Box** – Card on File (for Quebec)

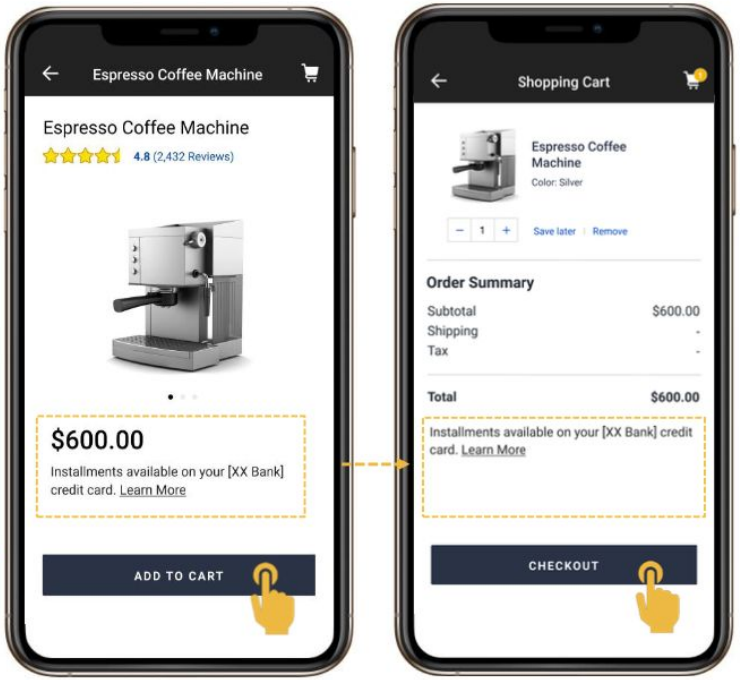
Note: Eligibility is subject to change via issuer's discretion.

Required Messaging†

Headline
•Installments available on your [XX Bank] credit card

CTA*
Learn More

*The CTA must link directly to Visa's product page



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Learn More Module & Landing Page

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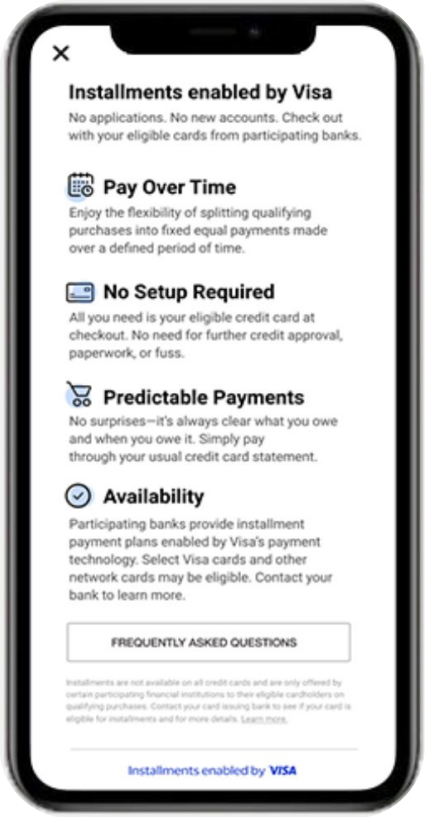
Learn More Module (Canada and Quebec)

Required Messaging:
Headline: Installments enabled by Visa
Subhead: No applications. No new accounts. Pay in Installments at check out using eligible credit cards from participating banks.
How It Works:

- Pay over time: Enjoy the flexibility of splitting qualifying purchases into fixed equal payments made over a defined period of time.
- No setup required: All you need is your eligible credit card at checkout. No need for further credit approval, paperwork, or fuss.
- Predictable payments: No surprises—it's always clear what you owe and when you owe it. Simply pay through your usual credit card statement.
- Availability: Participating banks provide installment payment plans enabled by Visa ́s payment technology. Select Visa cards and other network cards may be eligible. Contact your bank to learn more.

FAQ: [Insert or link to Consumer FAQs as provided in this guide]

Disclaimer*: Installments are not available on all credit cards and are only offered by certain participating financial institutions to their eligible cardholders on qualifying purchases. Contact your card issuing bank to see if you are eligible for installments and for more details. Learn More.
*The "Learn More" CTA should link to Visa's product page.



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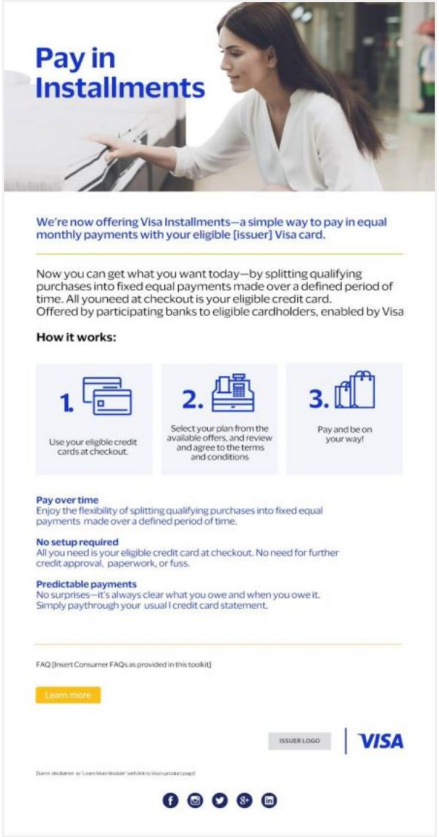
Landing Page (Canada and Quebec)

Required Messaging:
Marquee Image Option (choose one of the following):

- Installments Available
- Pay in Installments
- Introducing Installments at [merchant]
- Now accepting easy, equal installment

Body Copy Option
Now you can get what you want today—by splitting qualifying purchases into fixed equal payments made over a defined period of time. All you need at checkout is your eligible credit card. Offered by participating banks to eligible cardholders, enabled by Visa

How it works
1. Use your eligible credit cards at checkout.
2. Select your plan from the available offers, and review and agree to the terms and conditions
3. Pay and be on your way!



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Landing Page (cont'd) (Canada and Quebec)

Pay over time: Enjoy the flexibility of splitting qualifying purchases into fixed equal payments made over a defined period of time.

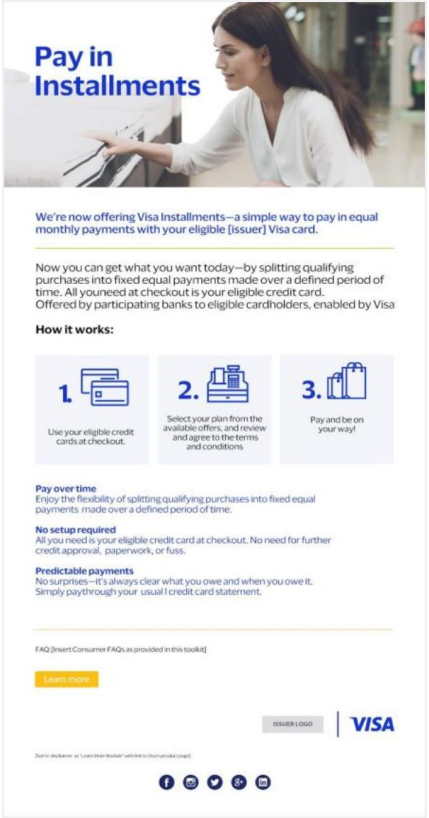
No setup required: All you need is your eligible credit card at checkout. No need for further credit approval, paperwork, or fuss.

Predictable payments: No surprises—it's always clear what you owe and when you owe it. Simply pay through your usual credit card statement.

FAQ [Insert Consumer FAQs as provided in this guide]

CTA Options Learn More

Disclaimer [Same disclaimer as "Learn More Module" with link to Visa's product page]



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Consumer FAQs

Marketing Guidelines

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Consumer FAQs

(For use with Learn More Module or Landing Page)

Required Messaging:

Getting started with Installments enabled by Visa

1. What is Installments enabled by Visa?

For eligible cardholders, Installments enabled by Visa is a simple way to pay for a qualifying purchase at participating merchants in fixed, equal installments made over a defined period of time using your eligible card and there is no additional line of credit, credit check or a new account. Installments enabled by Visa is offered by participating banks and enabled by Visa's payment technology for Visa cards.

If your card issuing bank offers Installments enabled by Visa for your eligible card, and you make a qualifying purchase at participating merchants, you may be presented with an option to select an installment plan at checkout. The terms and conditions of your installment plan are set by your card issuing bank. If you select to pay using an installment plan and are paying with a credit card, the total purchase amount will be deducted from your available credit limit at the time of purchase. Please contact your card issuing bank or review your cardholder agreement for more information.

2. How do I make a purchase using Installments enabled by Visa on my eligible card?

You can shop on our website or in-store and initiate checkout as usual. At checkout, simply enter your card information. If your card is eligible for Installments enabled by Visa, and if your purchase is a qualifying purchase, you'll see the available installment plans at checkout. Simply choose a plan, review the installment plan terms set by your issuing bank and once you accept them, you can complete your order. It's that easy. Your card issuing bank will bill you in fixed equal installment payments over a defined period of time per the terms of the plan you selected and your cardholder agreement.

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Consumer FAQs (cont'd)

If your card or purchase is not eligible for an installment plan, no installment plan will be displayed at checkout. Note, if you select an installment plan through Installments enabled by Visa, your entire purchase (including shipping and taxes) will be split into fixed equal installment payments over a defined period of time by your issuing bank, and if you paid using a credit card, your available credit will decrease by the total purchase amount at the time of purchase. Please contact your card issuing bank or review your cardholder agreement for more information.

3. What if my card is not eligible for Installments enabled by Visa?
If your card or purchase is not eligible for an installment plan, no installment plan will be displayed at checkout.

4. How does Installments enabled by Visa work on my eligible card?
Installments enabled by Visa allows you to use your eligible card for qualifying purchases and pay over a defined period of time in fixed, equal installment payments. For a purchase made with Installments enabled by Visa, you'll be billed by your card issuing bank in fixed, equal amounts. If you miss an installment plan payment, your issuing bank may charge you a fee, cancel your installment plan, and/or charge you interest on your installment purchase. At checkout, you will be able to review the exact terms for an installment plan. Please contact your card issuing bank with any questions or review your cardholder agreement for more information.

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Consumer FAQs (cont'd)

5. Does Installments enabled by Visa require a new line of credit? Is a credit check required?
No credit check is required, because making a purchase with Installments enabled by Visa does not create an additional line of credit or increase your existing credit. Any installment options offered at checkout are provided by your card issuing bank, using your existing credit limit on your eligible card.

6. If I use a non-Visa card to make a purchase with Installments enabled by Visa, how will Visa use my data?
Visa will use your card information to check your eligibility with your card issuing bank and match you with eligible plans (provided by your card issuing bank), if any. Visa will then provide your selected installment plan to your card issuing bank for processing.

7. How do I qualify for Installments enabled by Visa?
Installments enabled by Visa are presently not available on all cards and are only offered by participating banks to their eligible cardholders on qualifying purchases. Eligibility for Installments enabled by Visa is determined by your card issuing bank. Please contact your card issuing bank about availability of Installments enabled by Visa and your eligibility.

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Consumer FAQs (cont'd)

Returns and Refunds

1. How do I return an item purchased with Installments enabled by Visa?

Returns for purchases made with Installments enabled by Visa follow our standard return process. Please contact your card issuing bank for details about how a refund credit will apply to your account for purchases made with Installments enabled by Visa.

2. Will my installment plan be cancelled after I make a return?

Please contact your card issuing bank for specifics about how refunds will impact your installment plan.

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Consumer FAQs (cont'd)

Payments and billing

1. How is my payment amount calculated for Installments enabled by Visa?

Your card issuing bank calculates the exact payment details applicable to your installment plan. For example, if the installment plan is monthly, the monthly installment payment amount for your installment plan may be calculated by taking the total purchase amount, inclusive of taxes and shipping, and dividing it into equal monthly payments for the duration of the installment plan selected (e.g., 6 or /12 months). If there are fees or an annual percentage rate (APR) associated with the installment plan (i.e., APR or monthly installment fee), those amounts will be included in the monthly payment amount billed by your issuing bank, unless otherwise set forth in your cardholder agreement or the terms applicable to your installment plan.

The installment payment amount and the total installment fees (if applicable) are provided on the checkout page when the installment plan is displayed. You should closely review the terms of your plan, including any installment fees or APR, prior to completing your purchase. Once you accept the terms, you can complete your purchase.

2. Are there any fees or APR associated with Installments enabled by Visa?

Fees or APR associated with Installments enabled by Visa are presented at check-out, along with the specific plan's additional terms and conditions set by your card issuing bank

Billing, payment, and servicing of installment plans are managed through your card issuing bank. Please contact your card issuing bank or review your cardholder agreement for more information.

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Consumer FAQs (cont'd)

3. Can I pay off my installment purchase balance early? If so, is there a penalty or fee?
You can find out how your card issuing bank applies early payments to installment purchases by contacting them or referring to your cardholder agreement for more information.

4. How does my scheduling of installment payments work?
Payment and servicing of your installment plan is through your card issuing bank. The installment amount due and due date will be part of your billing or account statement for your card and may be included in your minimum payment due. Please contact your card issuing bank or review your cardholder agreement for more information.

5. How do I talk to someone for questions regarding my installment plan?
For questions regarding your installment plan, please contact your card issuing bank.

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Thank **you**

For more information please contact your account manager.

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Version Control

Get details on new versions and the changes made to this document.

Doc. Version	Date	Description
1.0	16-Jan-2024	The first version provides an overview of how installments plans should work and how to implement the solution in your website from a UX perspective. Find information of card on file and guest checkout experience, also design and marketing guidelines.

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