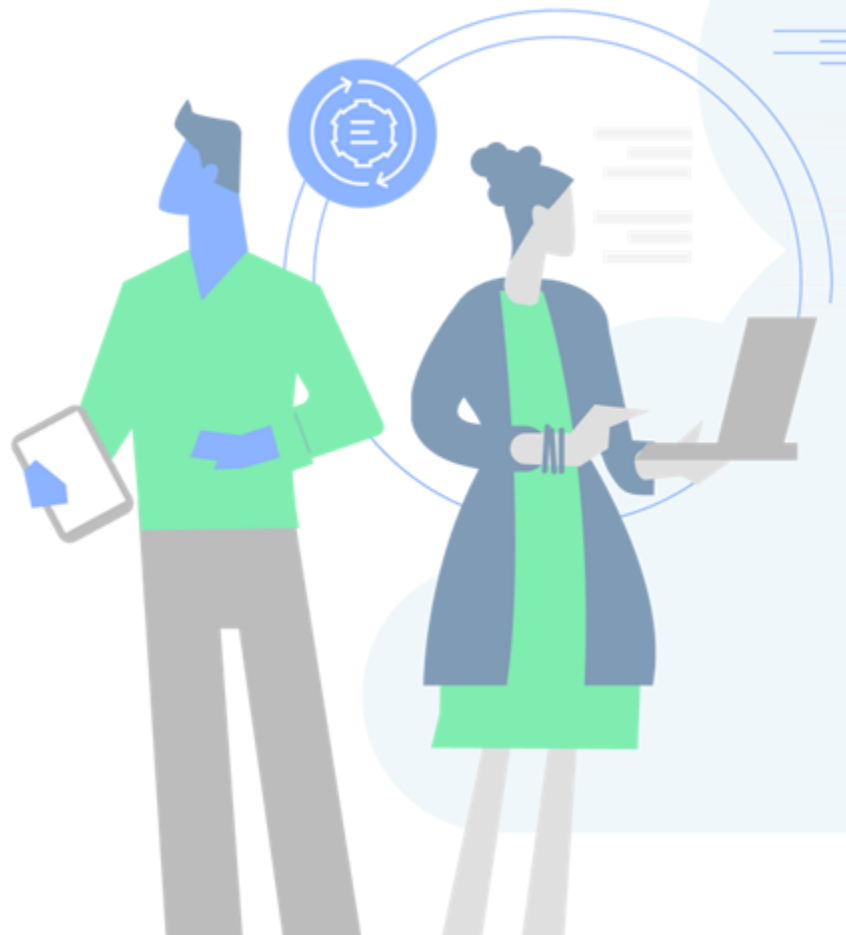


globalpayments

Global Payments Instalments enabled by Visa

UX Guide for the UK

Created on Oct/2023



Summary

- 1 Card on File Experience
- 2 Guest Checkout Experience
- 3 Design Requirements
- 4 Instalments Service Technical Details
- 5 Marketing Guidelines

Global Payments Instalments

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 Instalments 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 Instalments enabled by Visa.

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



1

Card on File Experience

Overview

View Banner

Add to Cart

Instalment Offer Placement

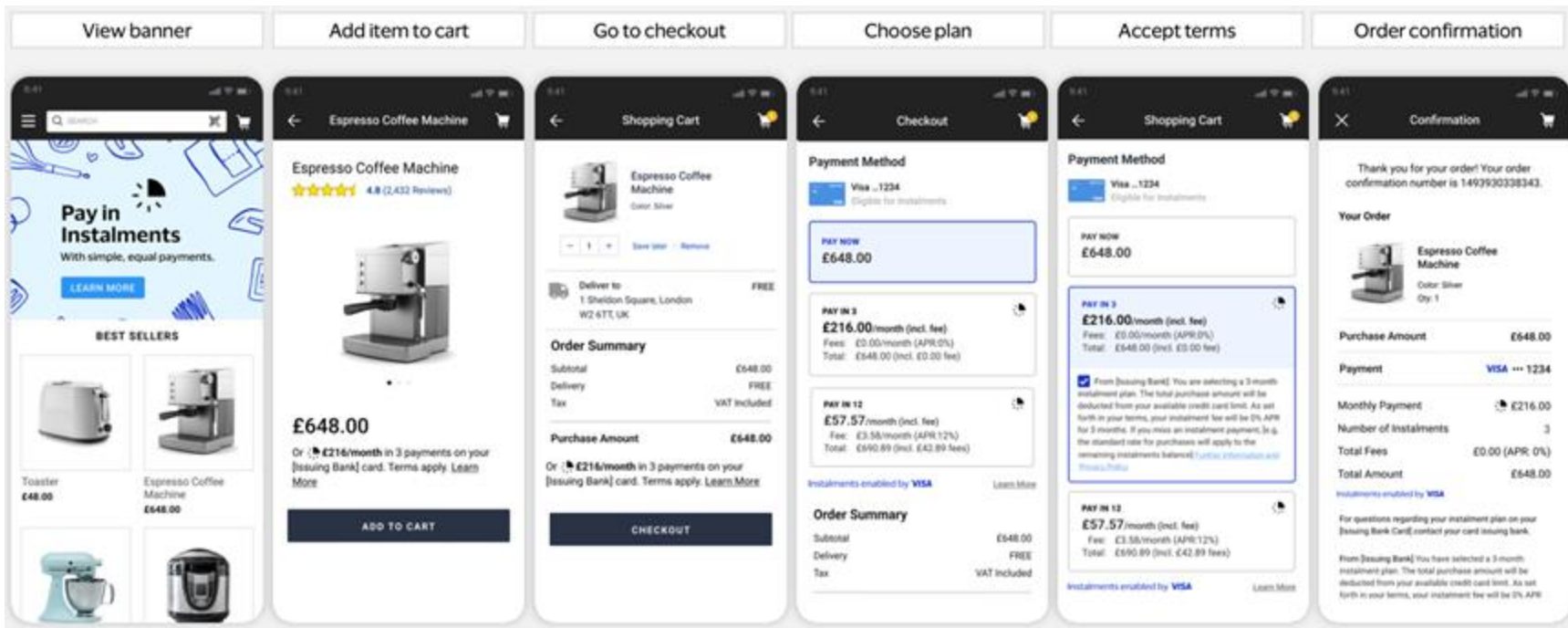
Display Plans

Choose Plan and Accept Terms

Order Confirmation

Card on File Overview

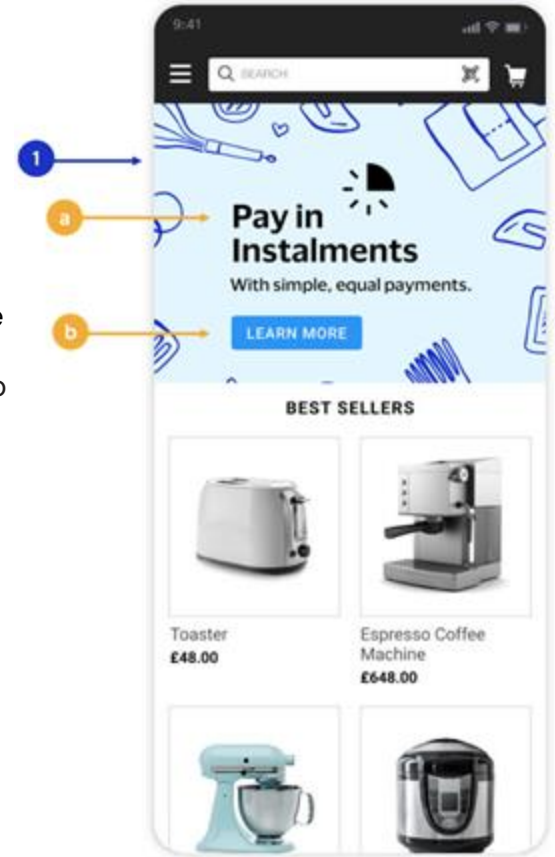
How an eligible cardholder might experience an instalment payment in a mobile environment using their card on file.



Card on File **View 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 Instalments enabled by Visa. The subhead options further clarify to consumers how purchases made in instalments work and who is offering them. Choose from the messaging options provided in the "Homepage Banner" subsection for of this guide.
- 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 Instalments enabled by Visa and get excited about making purchases. Choose the content provided in the "Learn More Module & Landing Page" subsection from this guide



Product Page **Add to Cart**

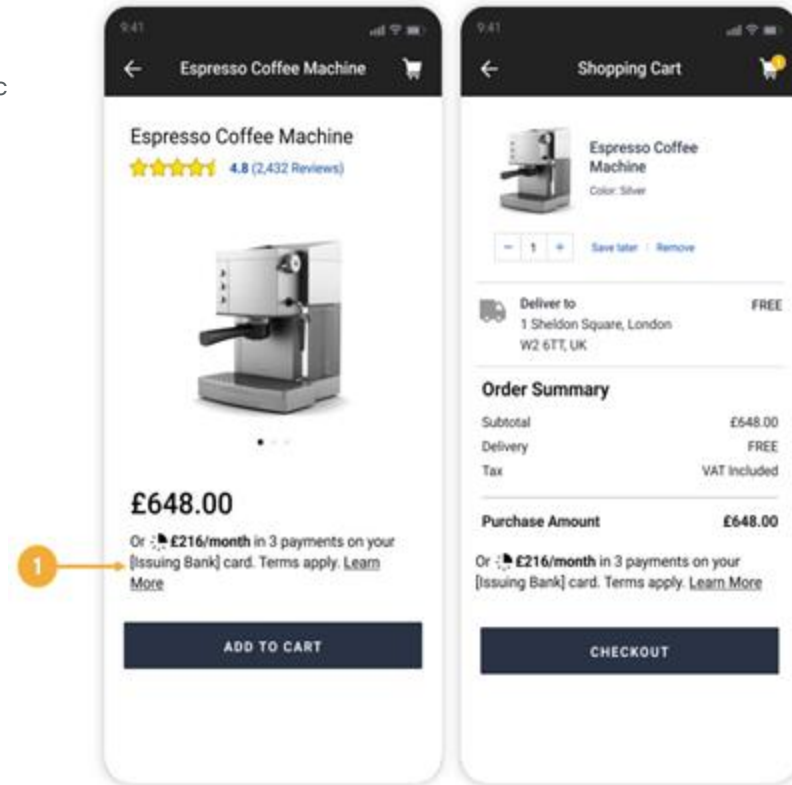
In the consideration phase of the conversion funnel, Merchants can optimize product pages with messaging that informs eligible cardholders their purchase qualifies for Global Payments Instalments enabled by Visa.

1 Instalments Messaging:

For qualifying products, Merchant Participants must indicate prior to the checkout screen that certain cardholders may be eligible to make a purchase using instalments. For example, a Merchant Participant may include such indication in a product-catalogue page, product-description page, or shopping page (assuming such pages would appear prior to the checkout screen).

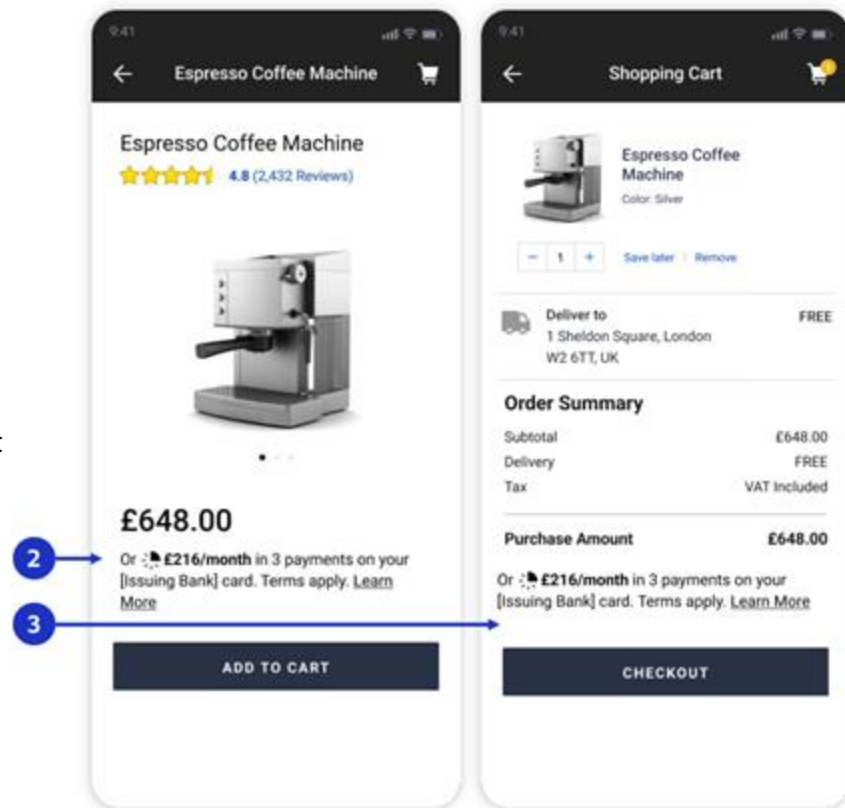
Required Messaging:

Please refer to the "Product Page Light box" subsection from Marketing Guidelines section from this guide for more details.



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

- 2 Calculating the Instalment Amount**
Merchants can use the Get Eligible Plans API to create promotional messages for consumers on the product page. Refer to the “Instalments Service Technical Details” section for more details.
- 3 Adjust for Shipping and Tax in the Shopping Cart**
Increase transparency by adjusting the instalment payment amount within the promotional message in the Shopping Cart to reflect added shipping and taxes.



Card on File Instalment Offer Placement

1 Instalments are Card Features

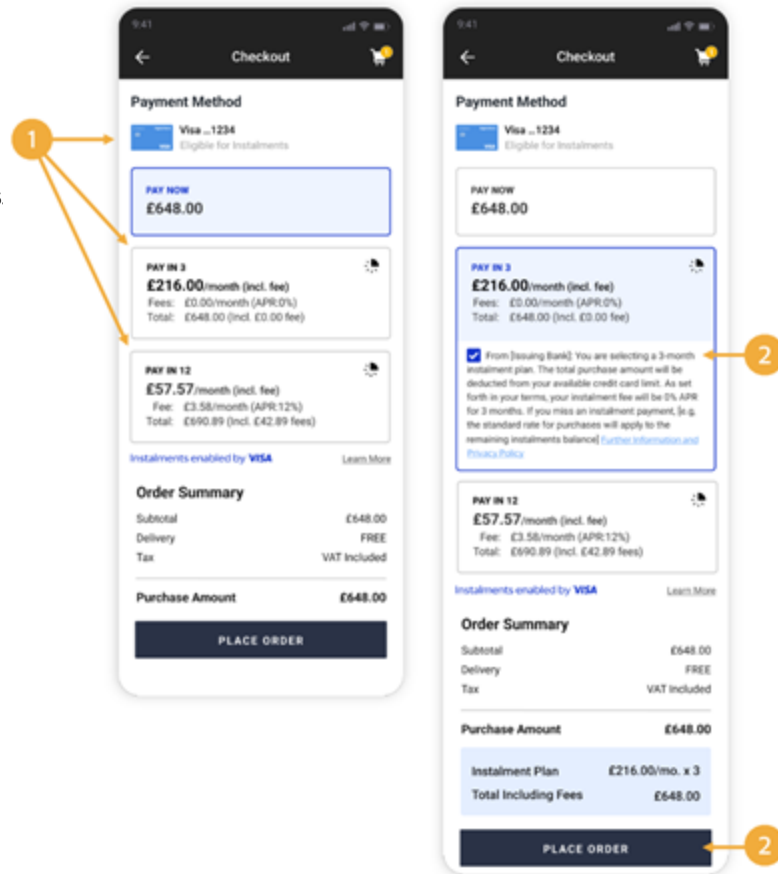
Instalments offers are considered a feature of certain credit / debit cards. As such, offers are displayed once a card is deemed eligible at checkout. For card on file scenarios, instalment offers are displayed only when that card is deemed eligible.

Refer to the “Design Requirements” section of this guide for more details.

2 No Additional Information

Once a cardholder is deemed eligible for instalments, no additional information is required to complete the instalments purchase. The cardholder must simply agree to the Terms and Conditions and then proceed with the payment.

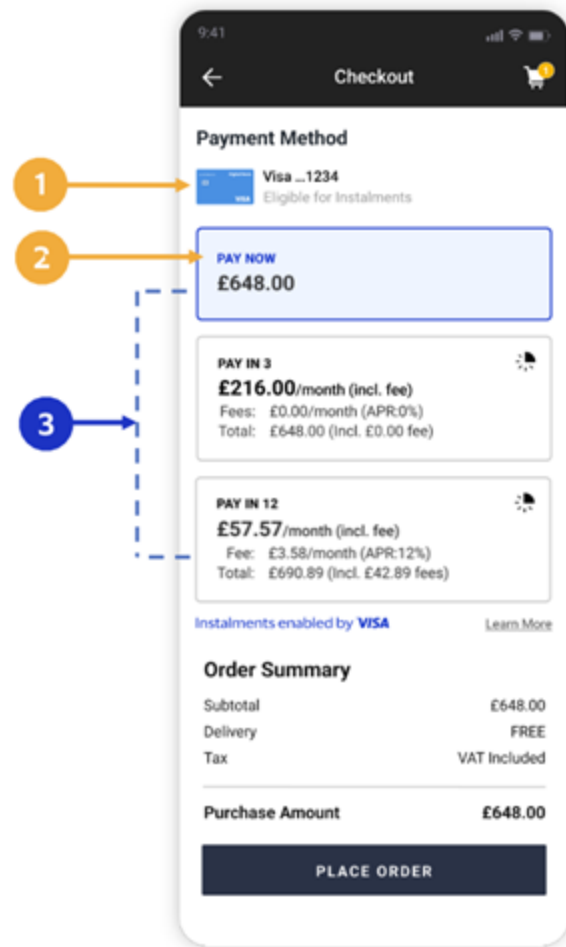
Refer to the “Design Requirements” section of this guide for more details.



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 Instalments' text :** Make it clear that the card on file is eligible for Global Payments Instalments enabled by Visa.
- 2 PAY NOW Placement :** Refer to the "Design Requirements" section for requirements on "PAY NOW" placement.
- 3 Limit to 3 Payment Options:** To avoid overwhelming eligible cardholders, limit the number of instalment plan options to three (two Instalment plans + the full amount). Refer to the "Design Requirements" section for requirements on "Number of Instalment Plans."



Card on File **Choose Plan & 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 NOW, 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 instalment plans.

6

Include Relevant Payment Details

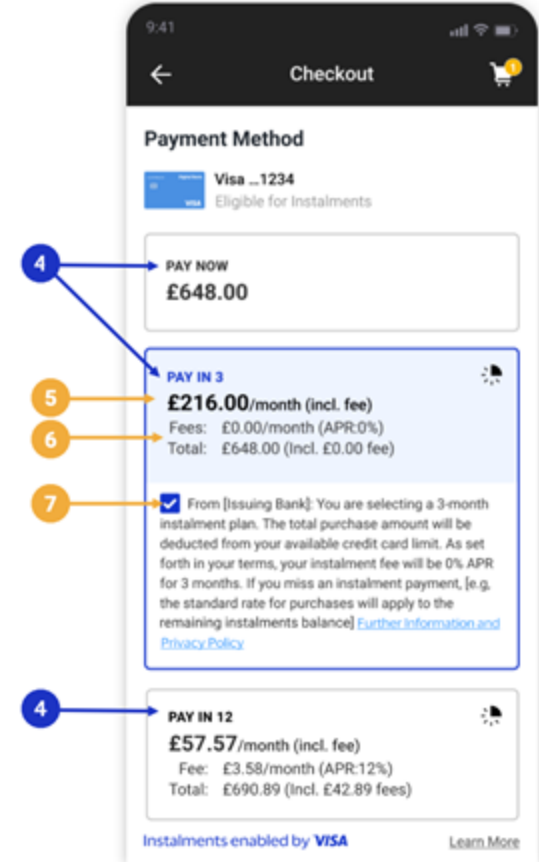
Refer to the subsection “Instalment Plans Requirements” from the “Design Requirements” section from this guide for details on required fields to present on this screen.

7

Terms and Conditions (T&Cs)

Refer to the subsection “Instalment Plans Requirements” from the “Design Requirements” section from this guide for details on how to present the T&Cs.

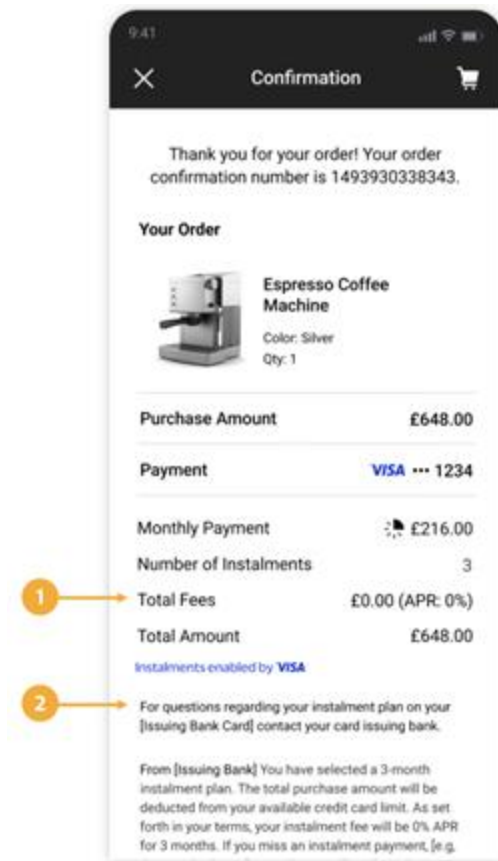
Note: The required text label for T&Cs URL is “Further Information and Privacy Policy”, and Merchant Participant is responsible to link this label to the URL provided via the API.



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 from this guide 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 Instalment eligibility and plan (if applicable).



2

Guest Checkout Experience

Overview

View Banner

Add to Cart

Experience

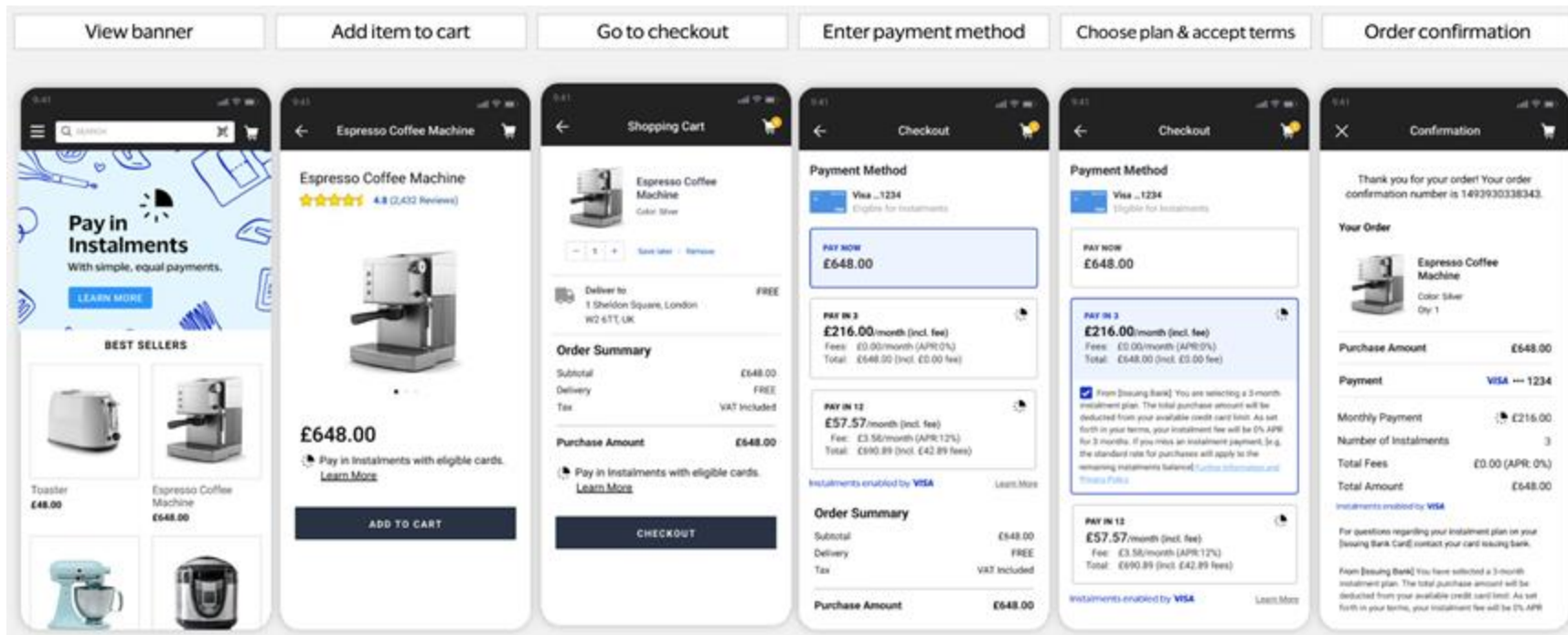
Enter Card and Display Plans

Choose Plan and Accept Terms

Order Confirmation

Guest Checkout Overview

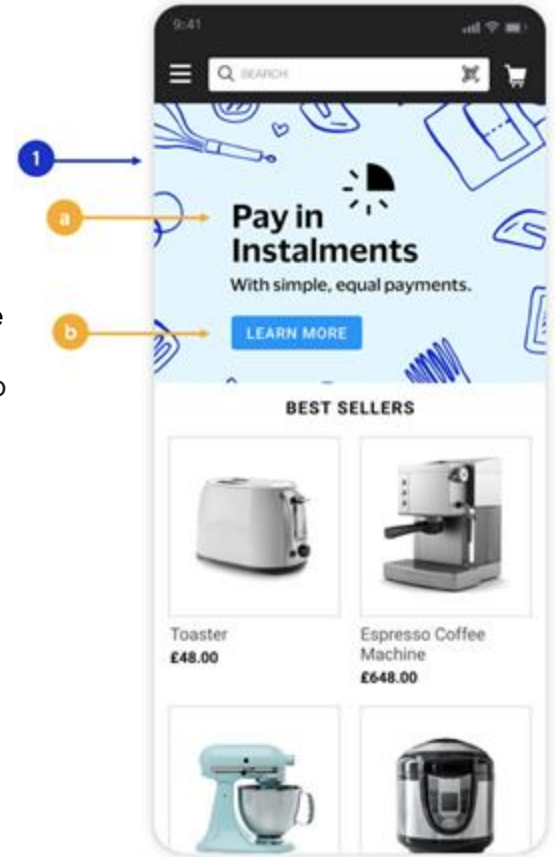
How an eligible cardholder might experience an instalment payment in a mobile environment using guest checkout.



Guest Checkout **View 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 Instalments enabled by Visa. The subhead options further clarify to consumers how purchases made in instalments work and who is offering them. Choose from the messaging options provided in the "Homepage Banner" subsection for of this guide.
- 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 Instalments enabled by Visa and get excited about making purchases. Choose the content provided in the "Learn More Module & Landing Page" subsection from this guide

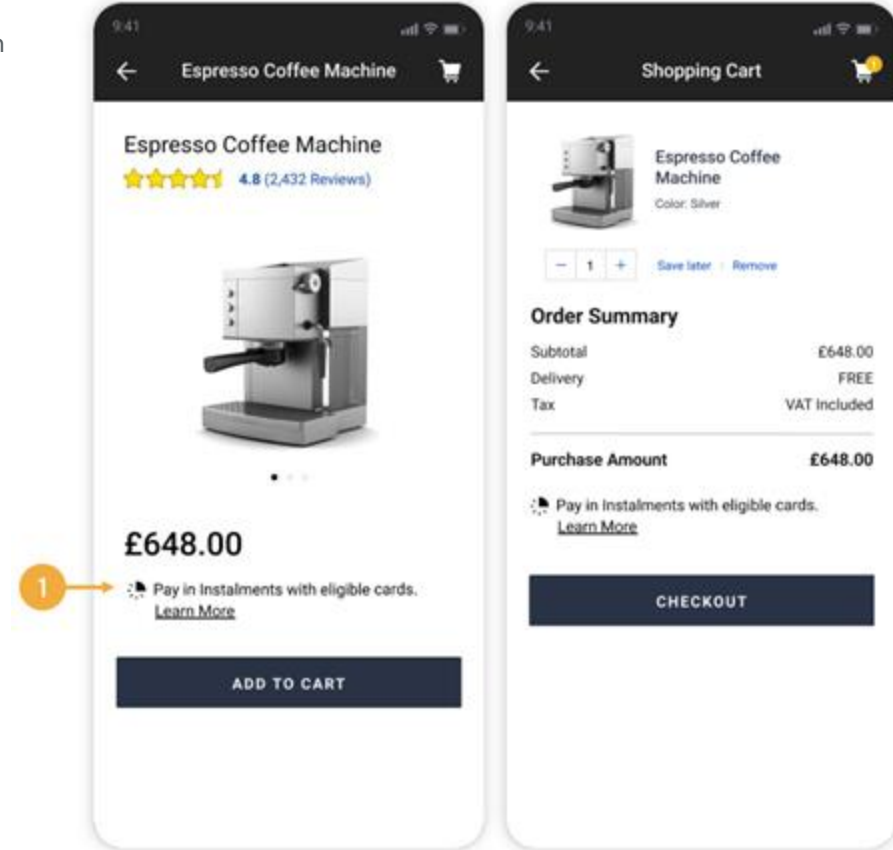


Guest Checkout **Add to Cart**

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

- 1 Instalments Messaging:** For qualifying products, Merchant Participants must indicate prior to the checkout screen that certain cardholders may be eligible to make a purchase using instalments. For example, a Merchant Participant may include such indication in a product-catalogue page, product-description page, or shopping page (assuming such pages would appear prior to the checkout screen).

Please refer to the "Product Page Light box (Guest Checkout)" subsection from Marketing Guidelines section from this guide for more details.



Guest Checkout Experience

Do Not display Instalment Plans as Alternative Payment Methods

An Instalment Plan is a payment feature of an existing card (otherwise referred to as a “bank card”).

Merchant Participants may permit a consumer to purchase goods or services with different categories of payment methods (e.g., paying with bank cards, ACH, or store credit). However, if a Merchant Participant identifies and labels such categories at the Point of Sale (whether in a Card Present or Card Absent Environment), then the Merchant Participant must display Instalment Offers in the same category of payment methods as bank cards.

In addition, Instalment 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 Instalment Plan is a loan or financing or in a manner that implies or indicates that an Instalment Plan is provided by a Merchant Participant instead of the Issuer.

9:41

Checkout

Shipping Address

1 Sheldon Square, London

Payment Method

☒ Credit/Debit Card

Alex Miller

4351 2345 6789 1234

01/23

Use shipping address for billing

Eligible for Installments

Pay in Installments VISA

9:41

Checkout

Shipping Address

1 Sheldon Square, London

Payment Method

☐ Credit/Debit Card

☒ Instalments

Alex Miller

4351 2345 6789 1234

01/23

Use shipping address for billing

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 Instalments' text :** Make it clear that the card on file is eligible for Global Payments Instalments enabled by Visa.
- 2 PAY NOW Placement :** Refer to the "Design Requirements" section from this guide for requirements on "PAY NOW" placement.
- 3 Limit to 3 Payment Options:** To avoid overwhelming eligible cardholders, limit the number of instalment plan options to three (two Instalment plans + the full amount). Refer to the "Design Requirements" section from this guide for requirements on "Number of Instalment Plans."

The image displays two mobile app checkout screens. The left screen, titled 'Checkout', shows a shipping address (1000 Main Street San Francisco, CA), a payment method (Credit/Debit Card), and card details (Card Number, Expires, CVV, First Name, Last Name). A checkbox 'Use shipping address for billing' is checked. A 'CONTINUE' button is at the bottom. The right screen, also titled 'Checkout', shows the 'Payment Method' section. It features a Visa card (1234) with the text 'Eligible for Instalments'. Below this are three payment options: 'PAY NOW £648.00', 'PAY IN 3 £216.00/month (incl. fee)' (with fees: £0.00/month (APR:0%), Total: £648.00 (incl. £0.00 fee)), and 'PAY IN 12 £57.57/month (incl. fee)' (with fees: £3.58/month (APR:12%), Total: £690.89 (incl. £42.89 fees)). A 'Learn More' link is next to the 'Instalments enabled by VISA' text. Below the payment options is an 'Order Summary' table showing Subtotal (£648.00), Delivery (FREE), and Tax (VAT Included). The 'Purchase Amount' is £648.00. A 'PLACE ORDER' button is at the bottom. Arrows indicate the flow from the left screen to the right screen, highlighting the 'Eligible for Instalments' text, the 'PAY NOW' option, and the three payment plans.

Guest Checkout Choose Plan & 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 NOW, 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 from this guide for font style (e.g. bold), size and other requirements for displaying instalment plans.

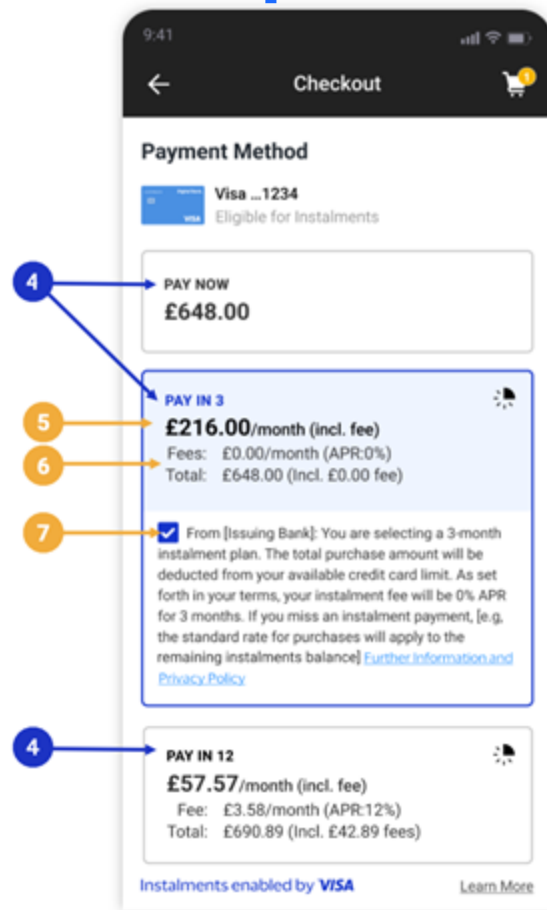
6 Include Relevant Payment Details

Refer to the subsection “Instalment Plans” from the “Design Requirements” section from this guide for details on required fields to present on this screen.

7 Terms and Conditions (T&Cs)

Refer to the subsection “Instalment Plans” from the “Design Requirements” section from this guide for details on how to present the T&Cs.

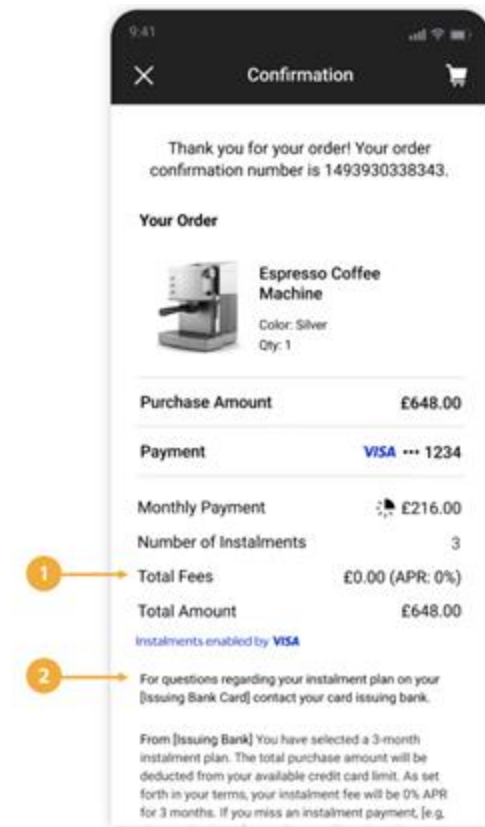
Note: The required text label for T&Cs URL is “Further Information and Privacy Policy”, and Merchant Participant is responsible to link this label to the URL provided via the API.



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 from this guide 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 Instalment eligibility and plan (if applicable).



3

Design Requirements

Placement and Design

Instalments Plans Requirements

Receipts Requirements

Placement and Design

Design Requirements

Design **Displaying Instalment Plans**

Placement and Design:

- Eligible cardholders must have the ability to **change the instalment plan prior to completing** the instalment transaction. Eligible cardholders must have the ability to clearly **decline or exit the option** of selecting an instalment plan at checkout and must be able to **complete the transaction as a non-instalment** transaction.
- Global Payments recommends that instalment plans 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 NOW"**
- The option **PAY NOW must be the primary and default** selection and should be most prominently displayed relative to any available instalment plans.
- Instalment 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 instalment 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 instalment plan, an eligible cardholder must have the ability to **select a specific instalment plan and view the Terms and Conditions**. Any toggling between Instalment plans must be **clearly highlighted or boldly outlined** so that an eligible cardholder understands which instalment plan is being viewed or selected.

Design **Displaying Instalment Plans (cont'd)**

Use of the Visa Brand: A Merchant Participant may not represent or suggest that instalment offers and/or instalment plans are provided by Visa, that Instalment 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 instalment offer and/or instalment plans are offered or provided by the Merchant Participant.

Display of instalment plans with Alternative Payment Methods: An instalment plan is a payment feature of an existing card. Merchant Participants may reference instalment plans as a choice in their suite of payment or financing options, as applicable, but instalment 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 instalment plan is a loan or financing or in a manner that implies or indicates that an instalment 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 instalment plans. Refer to this guide for required language to use related to FAQs.

Instalments Plans Requirements

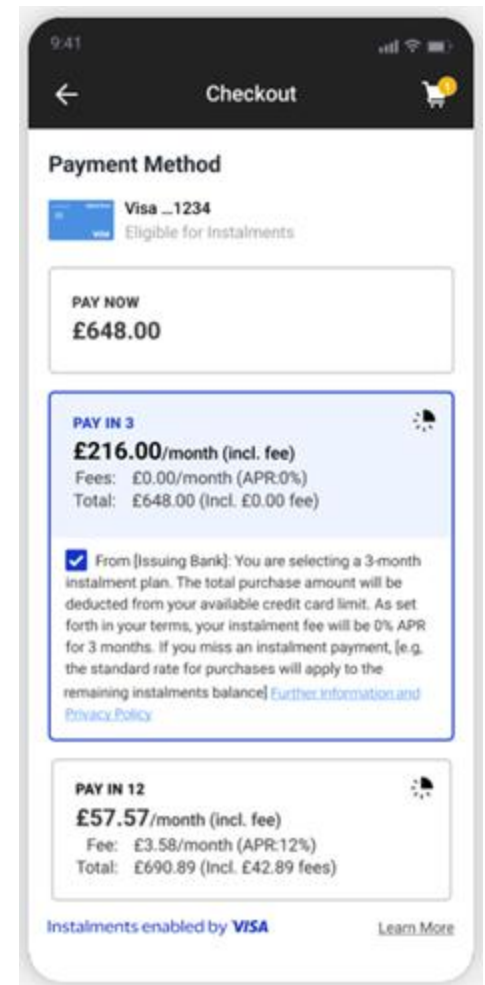
Design Requirements



Instalment Plans Requirements

1. Number of instalments – > **3** in presented example (**PAY IN 3**)
 2. Instalment payment amount – > **£216.00** in presented example
 3. Frequency of payments: **/month (incl. fee)**. in presented example
 4. Fees per instalment plan including APR – > **Fees: £0.00/month (APR: 0%)** in presented example
 5. Total amount inclusive of fees – > **Total: £648.00 (incl. £0.00 fee)** in presented example
 6. Terms & Conditions
 7. Hyperlinked URL (**Further information and Privacy Policy within T&Cs** in presented example
- Option to **not use an instalment plan is clearly delineated** by another button, separated from instalment plans, and denoted by “PAY NOW”. 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 instalment plans, including instalment Terms and Conditions, and Merchants are responsible for displaying the instalment plans, including the Terms and Conditions, at the Point of Sale.



Number of instalments and Instalment Payment Amount Requirements

1. Number of instalments

- Represents the total number of instalment payments.
- Get Eligible Plans API data response parameter field: **number_of_installments**. Example value: 3
- Example text with value: "PAY IN 3", "PAY IN 6"
- Countries / territories where Number of instalments display is required: **all countries/territories**.

2. Instalment payment amount

Example – > £216.00

- 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 instalment payment may differ from the last payment, but the total amount due under an Instalment 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 Instalment 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 = 216.00, currencyCode = GBP
- The amount is represented in minor units. It is a numerical value in the minor units of the currency. If the currency is GBP, "21600" is used for representing the amount, "£216.00". Note that there are no fractional minor units represented. They are rounded to the whole minor units.

Instalment payment amount Requirements

3. Frequency of payments

Example - > /month (incl. fee)

- Cadence for cardholder to pay each instalment payment to Issuer.
- Get Eligible Plans API data response parameter field: **installment_frequency**. Example value: MONTHLY
- Required text to display: if MONTHLY value returned, “/month” or “/mo.” + (incl. fee) label
- Countries/territories where frequency of payments display is required: **all countries/territories**.

Full example of Instalment payment amount (3) + Frequency of payments (2) - > **£216.00/month (incl. fee)**

Fees per instalment plan Requirements

4. Fees per instalment plan including APR

Example – > Fees: £6.48/month (APR: 12%), where:

- **Fees** value (in above example: **£6.48**) – it is taken from Get Eligible Plans API data response parameter field: `matched_plans[].cost_info.first_installment.installment_fee`.
- Example API value: 648 . The amount is represented in minor units. It is a numerical value in the minor units of the currency. If the currency is GBP, “648” is used to represent the amount, “£6.48 ”. Note that there are no fractional minor units represented. They will be rounded to whole minor units.
- The Fees value should be displayed in front of APR. Required text label: “Fees: ”
- Frequency is displayed after Fees value (**/month** in above example) – this is taken from Get Eligible Plans API data response parameter field: `installment_frequency`
- **Annual percentage rate** (in above example: **APR: 12%**) represents the fees paid by a cardholder to Issuer over the duration of instalment plan if each instalment payment is made on time. APR must be displayed in addition to the “Fees per instalment plan value.” 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: 12. The percentage value is represented as a number. Example: 12 specifies 12%.
 - 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%. Required text label: “APR:” and “%”.
- If APR is not returned, then it should be treated as a 0 and presented as 0%.
- In the UK, or any country/territory – > where both “Fees:” and “APR:” labels are used in the display of plans, put the APR in parentheses next to the Fees.

Total amount inclusive fees Requirements

5. Total amount inclusive of fees

Example - > **Total: £648.00 (incl. £0.00 fee)** in presented example

- **Total** value (in above example: **£648.00**) – it is taken from Get Eligible Plans API data response parameter field: **(matched_plans[].cost_info.total_plan_cost), currency**
- Total value represents the summation of Transaction amount, shipping, taxes, other merchant costs, and all instalment related fees (if any). It must be displayed in the currency provided.
- The amount is represented in minor units. It is a numerical value in the minor units of the currency. If the currency is GBP, "64800" is used for representing the amount, "£648.00". 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: £648.00"
- Total fees should be displayed in parentheses next to Total value – > **(incl. £0.00 fee)** in above example. it is taken from Get Eligible Plans API data response parameter field: **(matched_plans[].cost_info.total_fees), currency**
- Required text label: "(incl. fee)" Full example: "(incl. £0.00 fee)"
- Total fees are paid by cardholder to Issuer over duration of instalment plan if each instalment payment is made on time. It must be displayed in the currency provided.
- Countries/territories where Total amount inclusive of fees display is required: **all countries**

T&Cs Requirements

6. Terms and Conditions Text

- Terms and Conditions (T&Cs) must be displayed in conjunction with the instalment information described above. Each instalment plan has its own Terms and Conditions specific to that instalment 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 Instalment 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 instalment plan. Merchant Participant must ensure that an eligible cardholder cannot complete an instalment transaction without accepting the specific instalment 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 instalment 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**

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 instalment plan. See the previous Placement and Design section for font requirements.

The T&Cs URL must be displayed in conjunction with the installment information described above for ECommerce only. Each instalment 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`

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

- Required text label for the UK: " 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**.

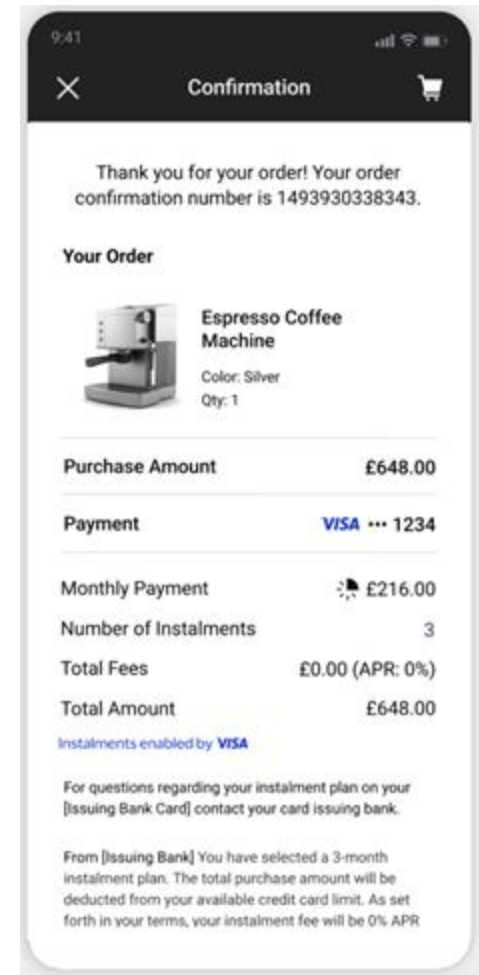
Receipts Requirements

Design Requirements

Receipts Requirements

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

- Instalment payment amount and frequency of instalments
- Number of installments
- Total Fees including APR
- Total Amount
- "Instalments enabled by VISA" label
- Terms & Conditions
- Privacy Policy URL (Europe)



4

Global Payment Instalment Service enabled by Visa

[Links to technical documentation](#)

Instalments Service **Technical details**

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

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

5

Marketing Guidelines

Do's & Don'ts of Advertising

Homepage Banner

Learn More Module

Landing Page

Consumer FAQs

Advertising Global Payments Instalments enabled by Visa

– Do's & Don'ts UK

-  All advertising relating to Global Payments Instalments enabled by Visa must describe instalments solution accurately and should not be misleading. It must be fair and must be socially responsible.
-  All advertising must **comply with applicable laws** and regulations, including any specific provincial requirements.
-  If you accept alternative payment methods or financing in addition to Visa Instalment, **make sure to distinguish these options from Global Payments Instalments enabled by Visa.**
-  It must be clear that instalment plans are **provided by a cardholder's issuing bank** on an existing eligible card account.
-  If a Merchant is named in the materials, significant limitations relating to that Merchant **must** be spelled out in the disclaimer (or copy).
-  Advertising for Instalments enabled by Visa **must not** use language that implies that Visa is providing or making available instalment plans, loans, or financing. Instalment plans are made available by issuing banks.
-  Advertising for Instalments enabled by Visa **must not** use language that implies that the merchant is providing issuer instalment plans.
-  Advertising for Instalments enabled by Visa, **must not** use language that describes the instalment plan as a loan, or method of financing or a new line of credit. However, that advertising must make clear that the product is a form of credit, and that it will be deducted from the customer's available credit limit on the payment card
-  **Do not** use an issuer's brand or trademarks without its permission.
-  Advertising for Instalments enabled by Visa **must not** use any language that advertises an instalment plan as no interest/APR, 0% interest/APR, low interest/APR etc.

Advertising Global Payments Instalments enabled by Visa

– Do's & Don'ts (cont'd) UK

- ❌ Advertising for Instalments enabled by Visa **must not** imply that instalment plans are available on all Visa cards or all credit cards. They are available only on eligible cards issued by select participating issuers.
- ❌ Advertising for Instalments enabled by Visa **must not** imply that instalment plans may be available for any or all purchases since there may be limitations on minimum or maximum purchase amounts.
- ❌ Advertising for Instalments enabled by Visa **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 Instalments enabled by Visa must not promote or encourage taking on debt.
- ❌ If you will only make the service available in relation to online purchases, **DO NOT** use visuals or claims that might create the misleading impression that the service will also be available when purchasing in store
- ❌ Any images and examples promoting Instalments enabled by Visa **must** be fair, **must not** be misleading and **must** be socially responsible.

Product Page Light box

Marketing Guidelines

Product Page Light Box (Card on File)

Example

Required Messaging:

If you want to promote the instalments plan* of an item on the product page, the product listing and in on the checkout screen, you must consider the appropriate and compliant text required wherein you dynamically calculate the instalment plan on the UI, replacing the £XX/mo. in X below:

Example: If the purchase qualifies for the instalment's minimum threshold, option 1 is required, if it is under the minimum threshold, option 2 is required.**

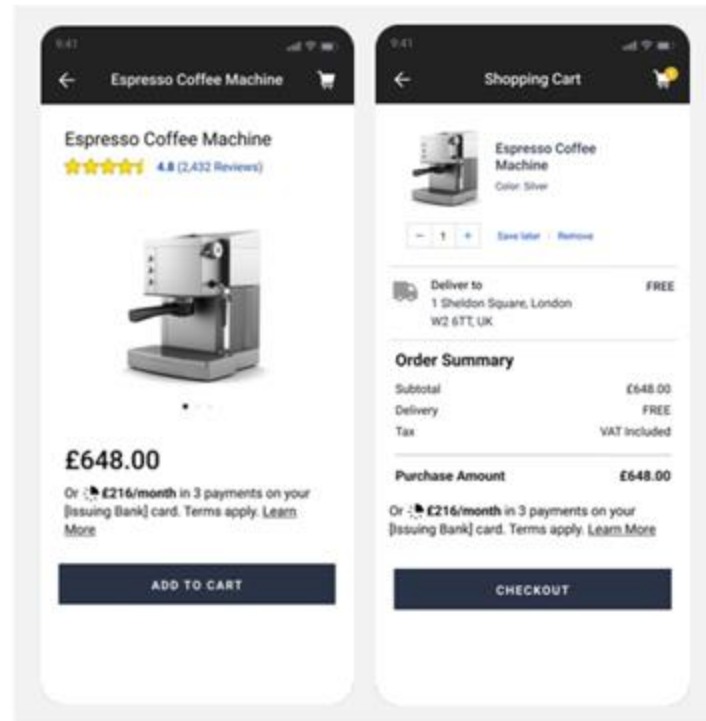
1. Or **£XX/mo.** in X payments (not incl. shipping) on eligible cards. Terms apply.

[Learn More](#)

2. Or **£XX/mo.** in X payments (not incl. shipping) on eligible cards 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.co.uk/instalments-consumer

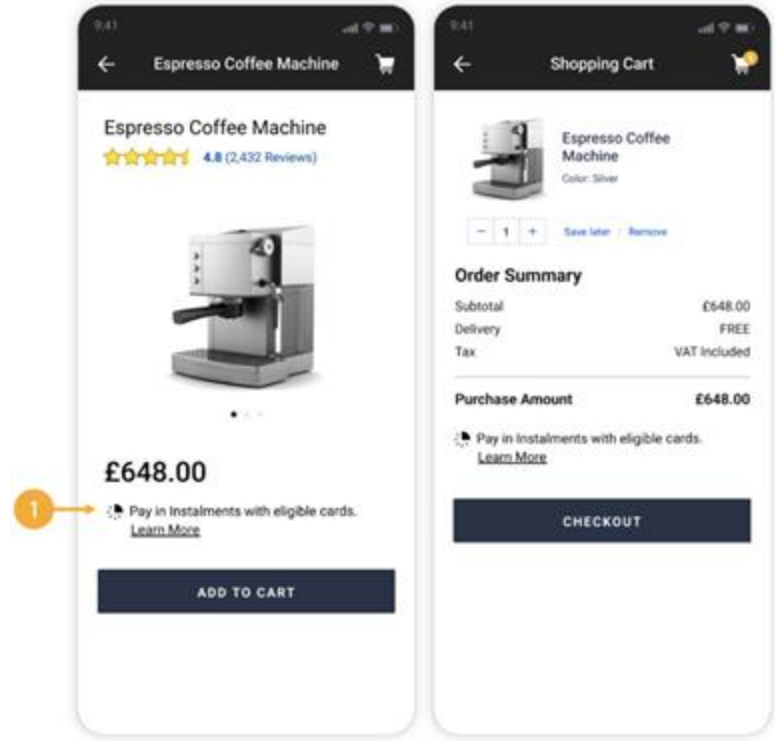


Product Page Light Box (Guest Checkout)

1 Instalments Messaging: For qualifying products, Merchant Participants must indicate prior to the checkout screen that certain cardholders may be eligible to make a purchase using instalments. For example, a Merchant Participant may include such indication in a product-catalogue page, product-description page, or shopping page (assuming such pages would appear prior to the checkout screen).

Merchants may want to conduct A/B testing to determine which promotional offer results in higher conversion.

**The "Learn More" CTA may link either to the "Learn More Module" or the "Landing Page" on the following pages, or directly to visa.co.uk/instalments-consumer

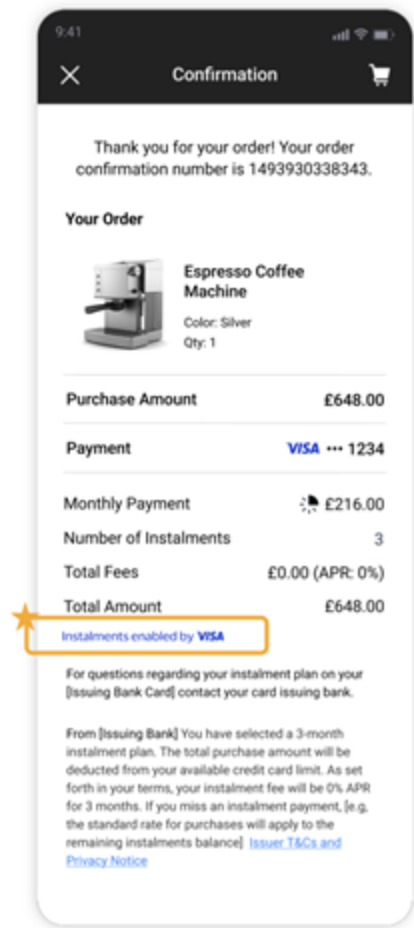
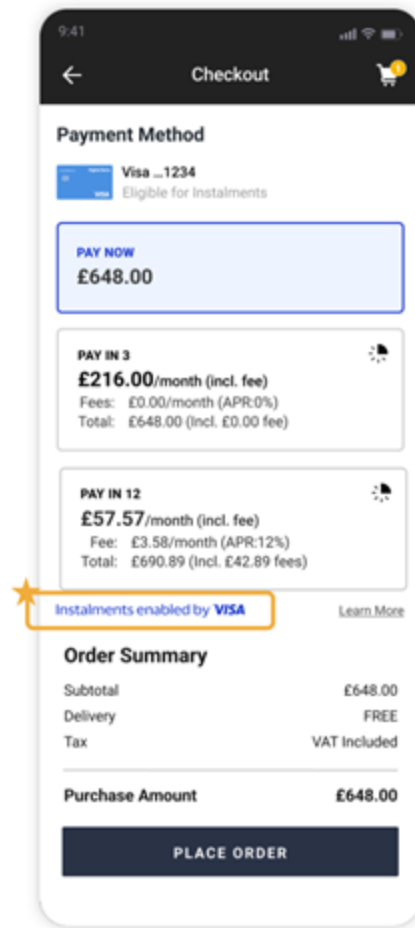


Instalments enabled by *VISA* Brand Placement

Marketing Guidelines

Instalments enabled by VISA Brand Placement

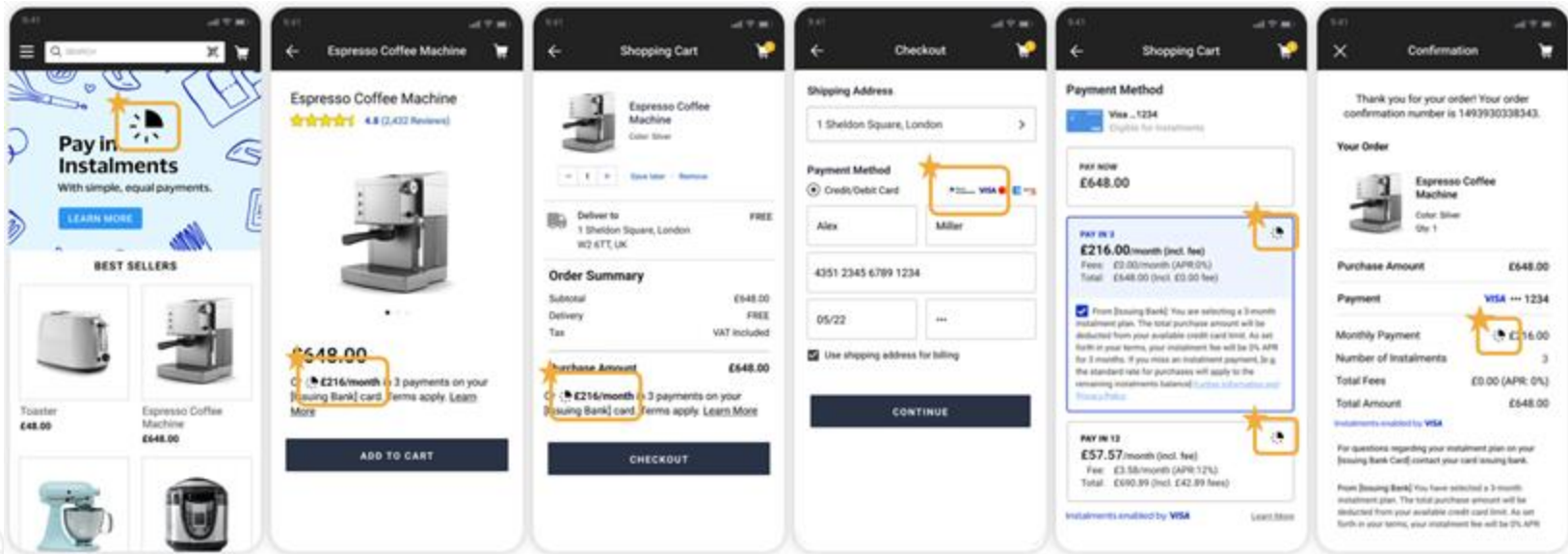
Brand elements are integral to the Instalments enabled by Visa experience. By illustrating Visa's role in enabling instalment plans, Merchants can instill trust in consumers throughout the purchase journey. These elements provide visual reinforcement, attribution and, when strategically placed, may help produce a better user experience and improve conversion



Instalments enabled by VISA

Pay in Instalments Symbol

The Pay in Instalments symbol is used to support the introduction of Visa's instalment offering for both Visa and non-Visa cardholders. It represents our offering globally and will be critical in driving product awareness and understanding across audiences. For more information, refer to the Pay in Instalments Symbol Usage Standards.

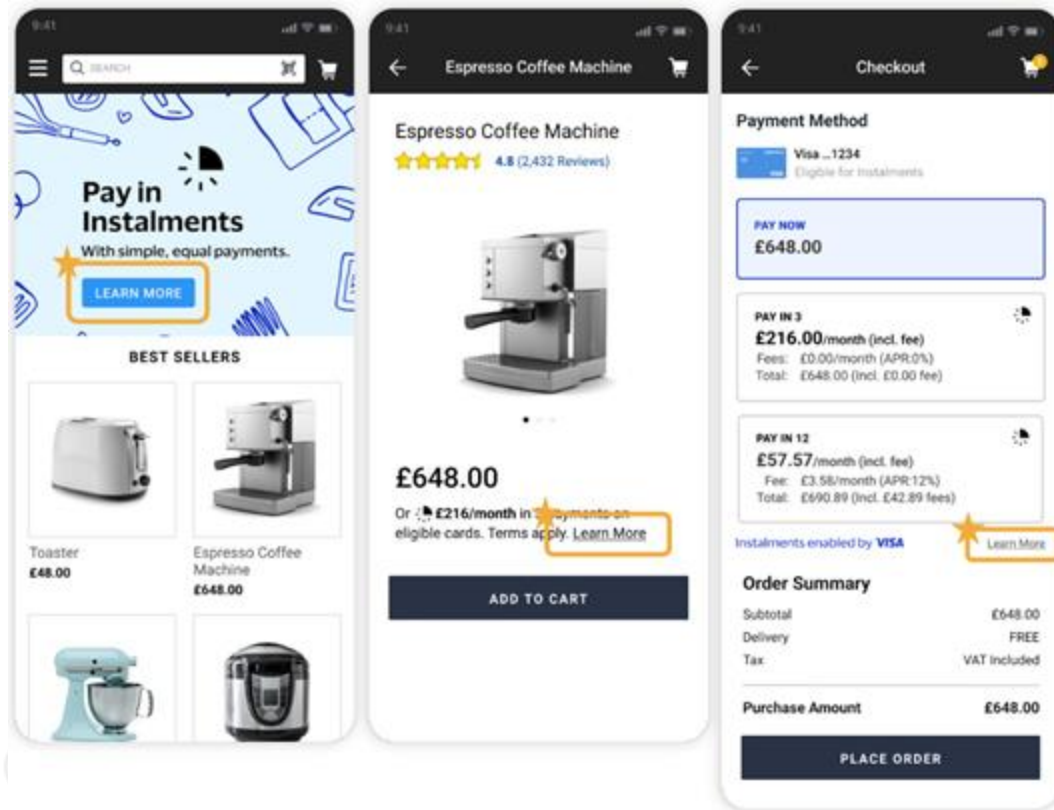


All user flows and messaging shown are for illustrative purposes only.

Merchants and Issuers are responsible for any changes that may be required to comply with applicable law.

Instalments enabled by VISA LEARN MORE

Consumers considering an Instalments purchase want more detailed information about Instalments enabled by Visa before committing. The “Learn More” module provides this at an important juncture in the conversion journey. In addition to giving top-line information, it offers access to the FAQs page should consumers have additional questions, such as how monthly payment amounts are calculated. It's important to feature Learn More touchpoints throughout the flow so consumers have multiple opportunities to increase their understanding of Global Payments Instalments enabled by Visa, along with their confidence in the product. The pictured examples (gold boxes) represent various touchpoint opportunities that exist within the flow.



Homepage Banner

Marketing Guidelines

Homepage Banner (UK)

Example

Headline (choose one of the following):

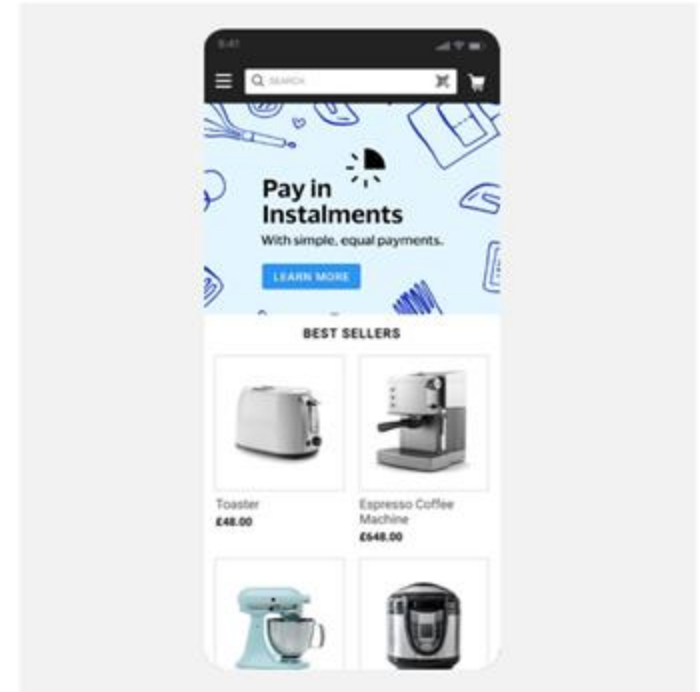
- Instalments Available
- Pay in Instalments
- Introducing Instalments at [Merchant]
- Now accepting, equal instalment payments

Subhead (choose one of the following):

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

CTA* [Learn More](#)

*The CTA may link either to the “Learn More Module” described on the following pages, or directly to visa.co.uk/instalments-consumer



Learn More Module

Marketing Guidelines

Learn More Module (UK)

Required Messaging:

Headline: Pay in instalments

Subhead: No applications. No new accounts. Checkout with your eligible cards from participating banks.

How It Works:

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

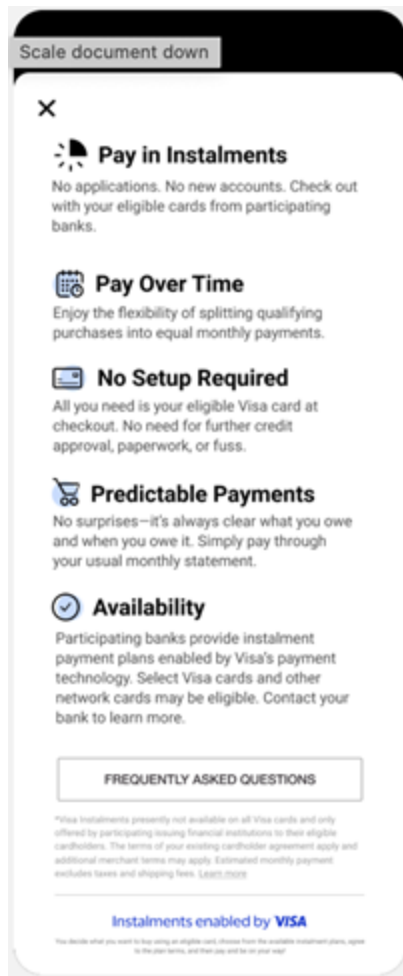
FAQ: [Insert or link to Consumer FAQs as provided in this guide]

Disclaimer*: Instalments are not available on all cards and are only offered by certain participating card issuing banks to eligible cardholders on qualifying purchases. Instalments are a type of credit. The credit will be deducted from your existing credit limit on your payment card. It is important to repay all instalments on time and in full. If you don't make all payments on time, your issuing bank may charge you a fee, cancel your instalment plan, and/or charge you interest on your instalment purchase. Instalments are offered by your card issuing bank and not by Visa. Contact your card issuing bank to see if you are eligible for instalments and for more details. [Learn more](#)

Visa is a trademark of Visa Int., used under licence.

*The "Learn More" CTA should link to visa.co.uk/instalments-consumer

globalpayments



Consumer FAQs UK

(For use with Learn More Module)

Required Messaging:

Getting started with Instalments enabled by Visa

What is Instalments enabled by Visa?

For eligible cardholders, Instalments enabled by Visa is a simple way to pay for a qualifying purchase at participating merchants in fixed, equal instalments made over a defined period of time using your eligible card. It is a type of credit provided by the card issuing bank (not by Visa), that is deducted from the existing available credit limit on your payment card. So, there is no additional line of credit, credit check or a new account. Instalments enabled by Visa is offered by participating card issuing banks and enabled by Visa's payment technology for Visa and non-Visa cards. If your card issuing bank offers Instalments 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 instalment plan at checkout. The terms and conditions of your instalment plan are set by your card issuing bank. If you select to pay using an instalment plan and are paying with an eligible 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.

How do I make a purchase using Instalments 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 Instalments enabled by Visa, you have enough available credit, and if your purchase is a qualifying purchase, you'll see the available instalment plans at checkout. Simply choose a plan, review the instalment plan terms set by your issuing bank and once you accept them, you can complete your order. It's that simple. Your card issuing bank will bill you in fixed equal instalment payments over a defined period of time per the terms of the plan you selected and your cardholder agreement. If your card or purchase is not eligible for an instalment plan, no instalment plan will be displayed at checkout.

Note, if you select an instalment plan through Instalments enabled by Visa, your entire purchase (including shipping unless otherwise stated) will be split into fixed equal instalment payments over a defined period of time by your issuing bank, and if you paid using an eligible 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.

Consumer FAQs (cont'd) UK

(For use with Learn More Module or Landing Page)

What if my card is not eligible for Instalments enabled by Visa?

If your card or purchase is not eligible for an instalment plan, no instalment plan will be displayed at checkout.

How does Instalments enabled by Visa work on my eligible card?

It is a type of credit but no credit check is required, because making a purchase with Instalments enabled by Visa does not create an additional line of credit or increase your existing credit. Instead, any instalment options offered at checkout are provided by your card issuing bank (not by Visa), using your existing credit limit on your eligible card.

Disclaimer*

Instalments are not available on all cards and are only offered by certain participating card issuing banks to eligible cardholders on qualifying purchases. Instalments are a type of credit. The credit will be deducted from your existing credit limit on your payment card. It is important to repay all instalments on time and in full. If you don't make all payments on time, your issuing bank may charge you a fee, cancel your instalment plan, and/or charge you interest on your instalment purchase. Instalments are offered by your card issuing bank and not by Visa. Contact your card issuing bank to see if you are eligible for instalments and for more details. [Learn more](#)

Consumer FAQs (cont'd) UK

(For use with Learn More Module or Landing Page)

Does Instalments enabled by Visa require a new line of credit? Is a credit check required?

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

I'm using a card from a non-Visa network. Why is my non-Visa card eligible for Instalments enabled by Visa?

Visa's payment technology enables participating banks to provide instalment plans to their eligible cardholders with non-Visa cards. Please contact your issuing bank to see if your card is eligible for Instalments enabled by Visa.

If I use a non-Visa card to make a purchase with Instalments 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 instalment plan to your card issuing bank for processing.

How do I qualify for Instalments enabled by Visa?

Instalments 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 Instalments enabled by Visa is determined by your card issuing bank. Please contact your card issuing bank about availability of Instalments enabled by Visa and your eligibility.

Consumer FAQs (cont'd) UK

(For use with Learn More Module or Landing Page)

Returns and Refunds

How do I return an item purchased with Instalments enabled by Visa?

[Please insert appropriate reference to specific Merchant's Return Policy, i.e. "Returns for purchases made with Instalments 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 Instalments enabled by Visa."]

Will my instalment plan be cancelled after I make a return?

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

Disclaimer*

Instalments are not available on all cards and are only offered by certain participating card issuing banks to eligible cardholders on qualifying purchases. Instalments are a type of credit. The credit will be deducted from your existing credit limit on your payment card. It is important to repay all instalments on time and in full. If you don't make all payments on time, your issuing bank may charge you a fee, cancel your instalment plan, and/or charge you interest on your instalment purchase. Instalments are offered by your card issuing bank and not by Visa. Contact your card issuing bank to see if you are eligible for instalments and for more details. [Learn more](#)

Consumer FAQs (cont'd) UK

(For use with Learn More Module or Landing Page)

Payments and billing

How is my payment amount calculated for Instalments enabled by Visa?

- Your card issuing bank calculates the exact payment details applicable to your instalment plan. For example, if the instalment plan is monthly, the monthly instalment payment amount for your instalment 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 instalment plan selected (e.g., 6 or /12 months). If there are fees or an annual percentage rate (APR) associated with the instalment plan (i.e., APR or monthly instalment 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 instalment plan.
- The instalment payment amount and the total instalment fees (if applicable) are provided on the checkout page when the instalment plan is displayed. You should closely review the terms of your plan, including any instalment fees or APR, prior to completing your purchase. Once you accept the terms, you can complete your purchase.

Are there any fees or APR associated with instalments offerings at check out?

- If Fees or APR are payable for instalments offerings, these 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 instalment plans are managed through your card issuing bank. Please contact your card issuing bank or review your cardholder agreement for more information.

Can I pay off my instalment purchase balance early? If so, is there a penalty or fee?

You can find out how your card issuing bank applies early payments to instalment purchases by contacting them or referring to your cardholder agreement for more information.

Consumer FAQs (cont'd) UK

(For use with Learn More Module or Landing Page)

How does my scheduling of instalment payments work?

Payment and servicing of your instalment plan is through your card issuing bank. The instalment 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.

How do I talk to someone for questions regarding my instalment plan?

For questions regarding your instalment plan, please contact your card issuing bank.

Disclaimer*

Instalments are not available on all cards and are only offered by certain participating card issuing banks to eligible cardholders on qualifying purchases. Instalments are a type of credit. The credit will be deducted from your existing credit limit on your payment card. It is important to repay all instalments on time and in full. If you don't make all payments on time, your issuing bank may charge you a fee, cancel your instalment plan, and/or charge you interest on your instalment purchase. Instalments are offered by your card issuing bank and not by Visa. Contact your card issuing bank to see if you are eligible for instalments and for more details. [Learn more](#)

Thank **you**

For more information please contact your account manager.

Version Control

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

Doc. Version	Date	Description
1.0	18-Feb-2025	The first version provides an overview of how instalments 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.