

Visa Sensory Branding

An Improved Customer Experience



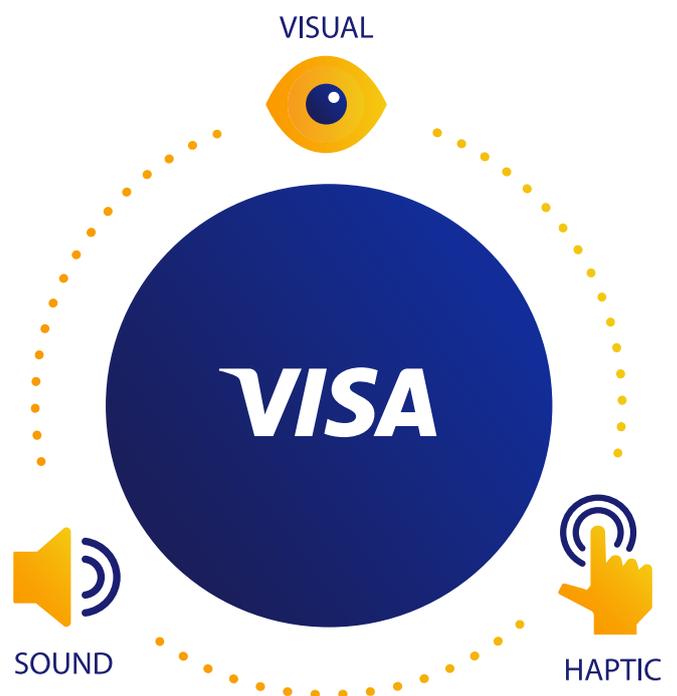
Enhance your customer experience

Help eliminate friction, maintain feedback and... provide consumers with the confidence they need.

Visa is excited to introduce **Visa Sensory Branding** – a new and unique experience designed to enhance the payment experience for Visa partners and our shared customers.

Visa Sensory Branding is comprised of three unique elements: a visual animation, vibration, and audio sound, designed to signal a transaction made using a Visa Prepaid, Visa Debit, or Visa Credit card. These elements work together to create a more immersive consumer payment experience and reinforce to consumers that their transaction is fast, trusted, and secure.

Visa Sensory Branding helps eliminate friction, maintain feedback, and provide customers with the confidence they need when they pay. **As the payment landscape expands and evolves, Visa will continue to expand and evolve with it helping you provide the best possible experience for your customers.**



Benefits

As new payment experiences continue to take shape in the world, it is becoming increasingly important for consumers to feel confident about their payment experience in digital environments. **Visa Sensory Branding** offers consumers the assurances we know they want when they use Visa.

Extensive consumer research reflects the perceived **value, impact, and unique experience of Visa Sensory Branding** for partners and consumers.

Improved Consumer Confidence, with every transaction signaling speed, security, and trust:

- **87%** perceived their transaction to be **fast and convenient**¹
- A majority of consumers perceived their transaction to be more **secure**¹
- Haptic technology was shown **to incite feelings of “happiness” and “excitement”**²

Increased Engagement, resulting in repeat usage:

- **3.5X** more likely to return for repeat usage³
- Creates a **consistent payment experience**



Brand Impact, leading to improved perception and favorability among consumers:

- **94%** cited **greater favorability** toward merchants and technology partners¹
- **90%** cited **greater favorability** toward bank issuers¹
- **82%** perceived their payment experience as **innovative**¹
- **81%** said Visa Sensory Branding **improved their perception** of technology partners¹
- **74%** perceived their payment experience as **unique**¹

Example: Point of Sale Payment Experience

Visa Sensory Branding reinforces to consumers that their transaction is fast, trusted and secure.

1. Shopping



Payment Initiation

Payment initiated using any method (tap, dip, swipe) and form factor (e.g. mobile, wearable, contactless card) supported by POS terminal

2. Processing



Process Payment

POS terminal delivers message that payment is processing

Optional modified texts for Visa Cards

3. Confirmation



Confirmation

Visa Sensory Branding (animation and animation) plays following an approved Visa Prepaid, Visa Debit or Visa Credit card transaction.



Sources:

1 Visa, Inc., The Value of Multi-Sensory Branding: Sound and Animation Elements in Cardless Payment Experiences, 2016

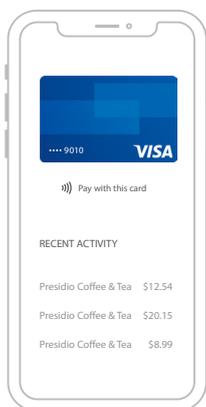
2 IPG Lab, Ads You Can Feel: The New Mobile Experience, 2017

3 Ipsos LLC, The Value of Visa, 2017

Example: Mobile Wallet Payment Experience

Visa Sensory Branding reinforces to consumers that their transaction is fast, trusted and secure.

1. Home Tab



Card is added to mobile wallet and is enabled for payments

2. Tap Screen



User taps device to contactless reader to initiate payment

3. Confirmation



Visa Sensory Branding (animation, sound, haptic vibration*) plays following an approved Visa Prepaid, Visa Debit or Visa Credit card transaction.

*Haptic vibration only applies to approved Visa transactions that take place on devices capable of rendering haptic feedback (e.g. smartphones, wearables, etc.)

FAQs

• Does Visa charge a fee to use the Visa Sensory Branding Elements?

Visa offers the Visa Sensory Branding assets to you at no cost. Any costs related to implementation or maintenance are subject to the agreement between you and your payment solution provider, such as a POS terminal provider, merchant acquirer or payment processor.

• Does Visa Sensory Branding make the customer payment experience longer?

Visa Sensory Branding is under one second in length and does not add to the transaction time. It replaces the approval screen for approved Visa transactions.

• Which sensory branding elements should be implemented into the payment experience?

Visa Sensory Branding elements (sound, animation and haptic vibration) are designed for an optimal experience and work together to confirm an approved Visa transaction.

All three elements should all be implemented when supported by the payment hardware.

• What if the device hardware doesn't support one (or multiple) of the sensory elements?

Elements can be expressed in combination or independently, depending on device hardware capabilities.

• When and how should Visa Sensory Branding play?

Visa Sensory Branding should play immediately following transactions made with a Visa Prepaid, Visa Debit, or Visa Credit card.

• Does the Visa Sensory Branding experience differ for consumers using a Visa Prepaid, Visa Debit, or Visa Credit card?

No. The user experience should be consistent for all users who transact using a Visa Prepaid, Visa Debit, or Visa Credit card.

How to Incorporate Visa Sensory Branding

For more information please visit at visa.com/multisensory or email us at VisaSensoryBranding@visa.com