



A simple guide to Visa products and card designs.



A quick reference designed for merchants and staff to help identify and accept new Visa products.

Visa Products

More than ever, consumers and businesses want greater choice in deciding when, where and how to pay for goods and services. To meet this increasingly diverse set of payment needs, Visa has developed a range of products, together with the world's most advanced payment systems, to provide consumers and businesses with the most convenient and reliable method available to pay for goods and services.



Visa Credit

- Provides access to a line of credit up to a pre-determined amount
- Accepted at more than 24 million locations worldwide
- Visa Credit cards include Visa Classic, Visa Gold, Visa Platinum, Visa Infinite and Visa Mini

Visa Debit

- Provides direct access to funds in a cardholder's deposit account rather than a line of credit
- With a Visa Debit card, the cardholder must already have funds in their account to cover the transaction
- At the point-of-sale, cardholders must verify their identity by signing a receipt or by entering their four-digit PIN
- Visa Debit cards can be unembossed meaning that the account details featured on the card are printed rather than embossed (raised)



Visa Prepaid

- Pre-loaded with funds that decrease each time it is used to make a payment
- Visa Prepaid cards can be branded with bank, company or retailer names or may come in generic form
- Visa Prepaid cards are generally unembossed meaning that the account details featured on the card are printed rather than embossed (raised)



Visa Card Designs

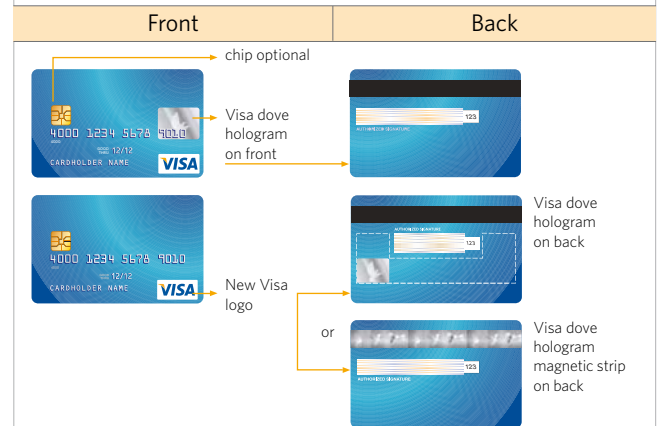
All Visa products will display the Visa logo and Visa Dove Holographic security feature. Please refer to the Quick Reference Guide below to identify differences in Visa card designs.

Quick Reference Guide

Embossed Cards

Embossed Cards

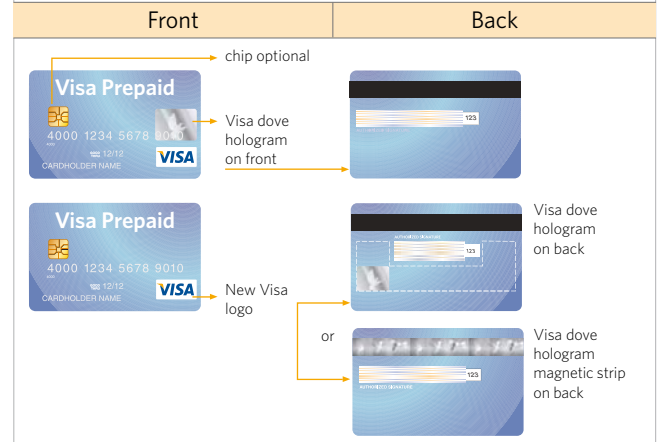
- May or may not feature a Chip
- Some may feature the old Visa flag logo
- Used for manual and electronic transactions
- Often bank branded
- Personalised with cardholder details
- Cardholder name and card number details are embossed (raised)



Unembossed Cards

Unembossed Cards

- May or may not feature a chip
- May or may not include a cardholder name
- Can be used for electronic transactions only (not click clack machines)
- Details are printed rather than embossed (raised)





Have a question?

For queries about new Visa products, Visa card designs or processing Visa card payments, please contact your bank.