



Customer experiences

# Visa Flex Credential (VFC) Brand Standards

April, 2026



# Visa Flex Credential (VFC)

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Visa Flex Credential (VFC) is the payment credential of the future, giving cardholders a simple way to manage multiple accounts. It lets cardholders modify payment preferences based on their specific need, such as choosing to pay in full (debit/credit), pay over time (Installments/BNPL), or other options like seamlessly converting currencies (multicurrency) and alternate funding sources anytime prior to checkout with clear controls in their banking app.

Popular use cases for Visa Flex Credential (VFC) include Debit to Installments, Debit to Credit, and Multicurrency. The cardholder journey for these use cases covers Set Up, Use VFC, Pay, and Track & Manage. The brand requirements in this guide are applicable to all Visa Flex Credential (VFC) use cases.

## For Consumers

### Access to any account (card or non-card) on a single Visa credential

- Pre-transaction consumer choice
- Rules-based or per-transaction choice
- Ease of adoption and cost-effectiveness

## For Issuers

### Interchange based on credential chosen for the transaction

- Existing and new accounts enabled
- On-behalf-of rules management and processing

## For Merchants

### Transaction-level transparency

- Supports multiple acceptance scenarios
- Leverages existing Visa acceptance



# Visa Flex Credential (VFC) Set Up

## Awareness

Users become aware of VFC, which seamlessly integrates their checking account with a line of credit into one credential for a simplified and efficient banking experience, in the issuer app.

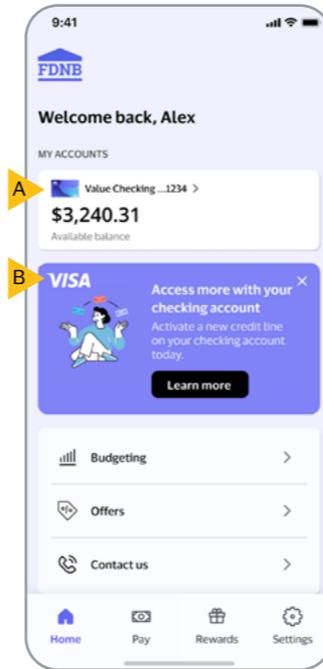
The branding requirements apply for all VFC use cases including Debit to Installments, Debit to Credit, and Multicurrency.

## Benefits and terms

Users will be introduced to the comprehensive benefits and terms. This ensures that users are well-informed and fully prepared to activate their VFC. The activation screen provides assurance and clarity that VFC has been successfully activated.

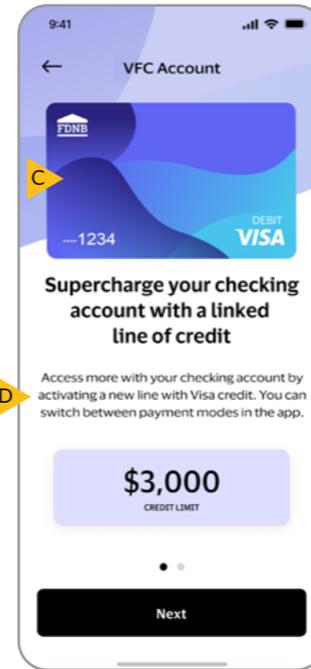
### Visa Flex Credential Set Up Brand Requirements

- A. When referring to the account, the card name and the last four digits of the card number must be displayed.
- B. When offering VFC, Visa must be displayed at the first and most prominent moment.
  - The DEBIT/FLEX product identifier is required in the U.S. and must be used on accounts that offer multiple funding sources under a single payment credential that are Debit-led client propositions. Issuers who wish to utilize the Debit/Flex identifier must obtain prior approval from their Visa representative. Issuers in other regions must adhere to their respective market-specific requirements.
  - If the word "Visa" does not appear in text, the Visa Brand Mark must be displayed. Conversely, if the Visa Brand Mark is not shown, the word "Visa" must appear in text.
- C. The offer screen must display a digital card image of the Visa card, clearly showing the Visa Brand Mark, the issuer name, and the last four digits of the card number.
- D. Must have Visa show up in text for attribution in text in the VFC offer pop up.
  - If the word "Visa" does not appear in text, the Visa Brand Mark must be displayed. Conversely, if the Visa Brand Mark is not shown, the word "Visa" must appear in text.
- E. The activation completion page must display a digital image of the Visa card, clearly showing the Visa Brand Mark, the issuer name, and the last four digits of the card number.



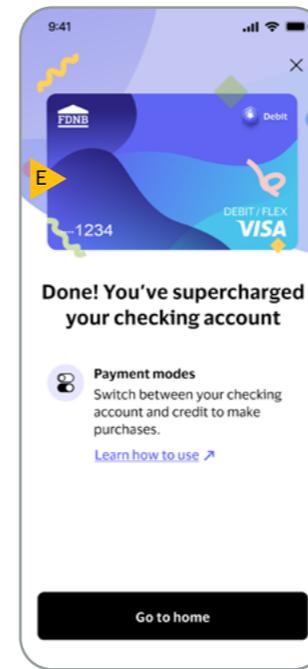
#### Offer message appears

An authenticated bank customer sees a VFC offer



#### Offer provided

They activate a new line of credit into their VFC account.



#### Activation complete

Activation is complete and their virtual card is ready for use.

# Use Visa Flex Credential (VFC)

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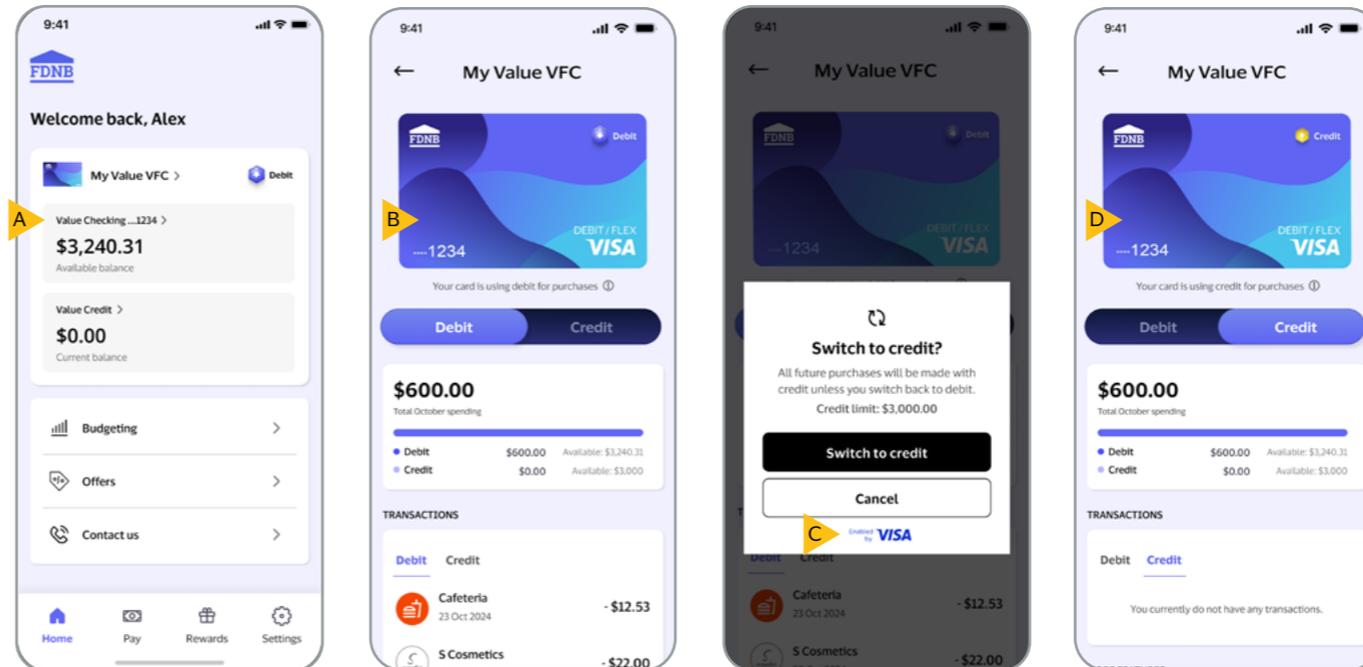
## Using Visa Flex Credential (VFC)

Issuers may permit its cardholders to toggle between payment credentials of a VFC-enabled Visa card.

Branding requirements apply for all VFC use cases including Debit to Installments, Debit to Credit, and Multicurrency.

### Use Visa Flex Credential Brand Requirements

- A. When referring to the account, the card name and the last four digits of the card number must be displayed.
- B/D. Screen must display a digital card image of the Visa card, clearly showing the Visa Brand Mark, the issuer name, and the last four digits of the card number.
- C. The Enabled by Visa branding is recommended for display when switching credential modes.
- representative. Issuers in other regions must adhere to their respective market-specific requirements.
- The DEBIT/FLEX product identifier is required in the U.S. and must be used on accounts that offer multiple funding sources under a single payment credential that are Debit-led client propositions. Issuers who wish to utilize the Debit/Flex identifier must obtain prior approval from their Visa



**Log in**  
The consumer logs in to their account.

**VFC Dashboard**  
The consumer explores their VFC dashboard to view available payment modes.

**A selection is made**  
They decide to switch from Checking to Credit using a simple toggle.

**Payment mode is confirmed**  
Their change is acknowledged and indicates the new Credit mode is now active.

# Visa Flex Credential (VFC) Pay

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## Visa Flex Credential Pay Brand Requirements

A. On all payment and account screens that display Visa account card information, one of the following must be shown for each Visa account:

- Digital card art must include the Visa Brand Mark, or
- The Visa Brand Mark followed by the Visa name in text and the last four digits of the account number, or
- The Visa Brand Mark followed by the last four digits of the account number, or
- The Visa name in text followed by the last four digits of the account number.

B. To signify confirmation, Visa Sensory Branding must be included — featuring animation, sound, and haptic feedback.

C. Issuers offering VFC must inform cardholders of the funding account or credential used for each VFC transaction processed through VisaNet. This information may be communicated through cardholder statements, notification alerts, or other appropriate methods.

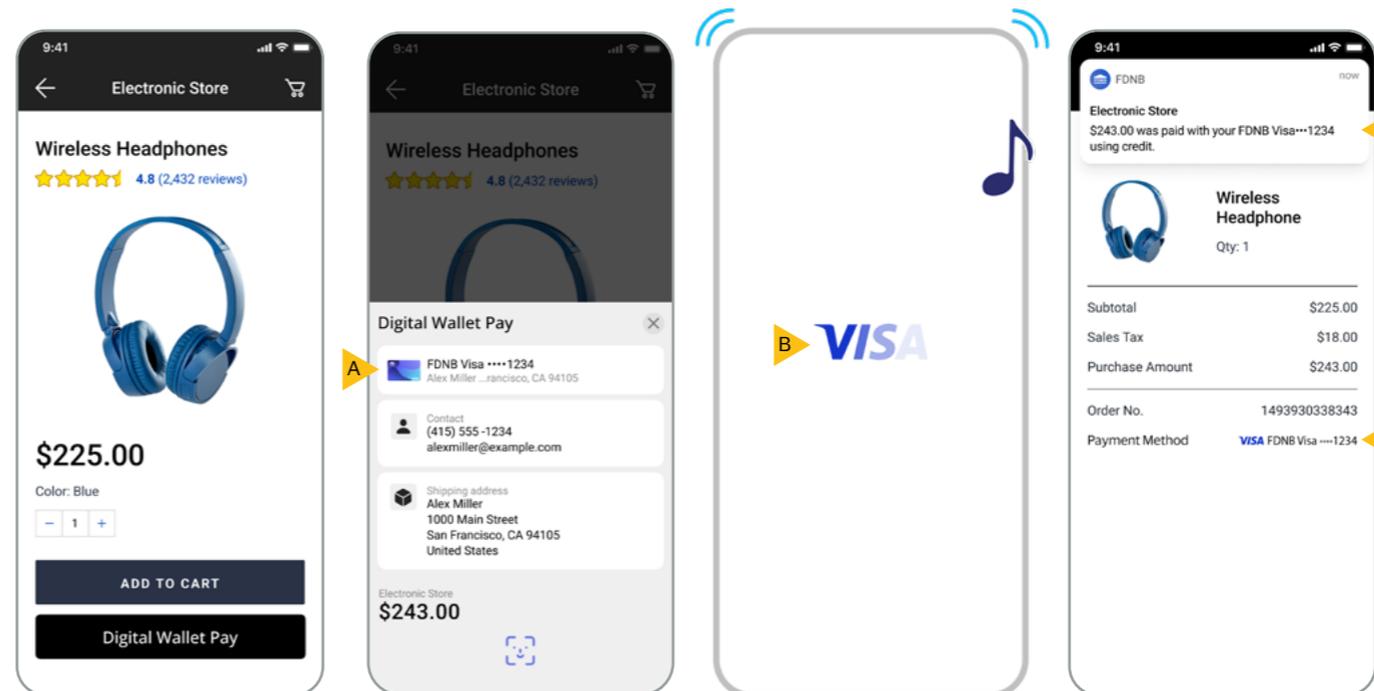
D. Within the Payment Methods section, both the Visa Brand Mark and the last four digits of the card number must be displayed.

## Paying with Visa Flex Credential (VFC)

After enrolling and setting up VFC, consumers can proceed to use their VFC-activated card just like they would with any other Visa card, making purchases both online and in-store. The rules cardholders have established will automatically apply.

Branding requirements apply for all VFC use cases including Debit to Installments, Debit to Credit, and Multicurrency.

PLEASE NOTE: Examples on this page are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.



### Make selection

The consumer selects Digital Wallet Pay to make the purchase.

### Confirm purchase details

The consumer confirms payment information.

### Visa Sensory Branding

Visa sensory animation, sound, and haptic.

### The purchase is made

The purchase is made using the selected payment method.

# Visa Flex Credential (VFC) Track & Manage

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## Visa Flex Credential Track & Manage Brand Requirements

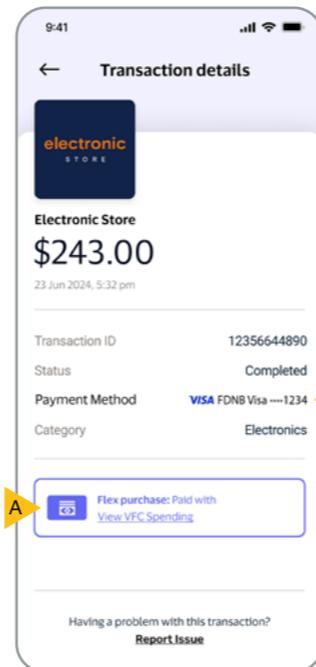
A. Issuers offering VFC must inform cardholders of the funding account or credential used for each VFC transaction processed through VisaNet. This information may be communicated through cardholder statements, notification alerts, or other appropriate methods.

B. Within the Payment Methods section, both the Visa Brand Mark and the last four digits of the card number must be displayed.

## Managing purchases with Visa Flex Credential (VFC)

Through their issuer's mobile app or website, users can view detailed transaction information, track spending, and filter transactions by payment mode. After making a purchase, consumers can monitor spending across their linked accounts, with transparency and control enabled by their issuer's experience and supported by Visa Flex Credential.

Branding requirements apply for all VFC use cases including Debit to Installments, Debit to Credit, and Multicurrency.



## VFC spending management

The consumer can view individual transactions and see which purchases were made using VFC and "Smart Rules."

# Thank you!

Helping us keep the Visa brand strong and showing customers that you're part of our trusted payment network is a small step that can make a big impact.

For additional brand standards and assets, visit [brand.visa.com](https://brand.visa.com)

