

VISA

Customer experiences

Visa Payment Passkey (VPP) Brand Standards

April, 2026



Visa Payment Passkey (VPP)

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Visa Payment Passkey (VPP) brings passwordless security to online shopping. By using device unlock methods (e.g. biometrics, PIN, or pattern) and FIDO passkeys, it links a consumer's trusted device to their Visa card, replacing one-time codes and bank logins with a quick touch or glance. This makes web and in-app checkout faster and safer, streamlines EMV® 3-D Secure (3DS) authentication, and reduces cart abandonment for merchants.

Partners gain stronger fraud protection with less friction, while consumers enjoy seamless, consistent checkout authentication across browsers and devices—including support for experiences like Click to Pay. Visa Payment Passkey helps enhance protection throughout the payment ecosystem.

Improved checkout experience

- Strong, device-based payment authentication
- Enabled across all participating merchants
- Cardholder specific authentication credentials



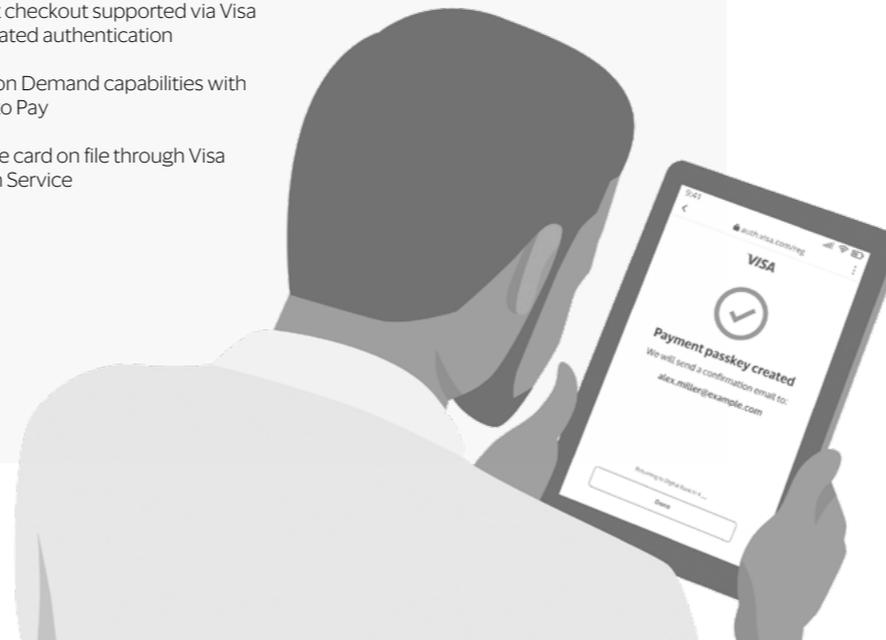
Supports compliance requirements

- Strong Customer Authentication
- Can be used with EMV® 3-D Secure (3DS)
- Helps meet PSD2 SCA requirements in the EU



Integrated with Visa solutions

- Guest checkout supported via Visa integrated authentication
- Card on Demand capabilities with Click to Pay
- Secure card on file through Visa Token Service



Passkey Icon

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The passkey icon is a FIDO industry standard, not a Visa brand element. It represents secure authentication and should only be used to indicate functionality—not as part of Visa’s brand identity. For detailed [design guidelines on the passkey icon](https://www.passkeycentral.org/introduction-to-passkeys/), please refer to the official <https://www.passkeycentral.org/introduction-to-passkeys/>.

When designing Visa Payment Passkey enrollment experiences, maintain a clear distinction between the passkey icon and Visa-branded assets such as the Visa Brand Mark and digital card art. Proper placement and sizing ensure Visa’s brand remains prominent while the passkey icon is recognized as an independent security feature.

Visa Brand Mark and Passkey Icon Treatment

- The Visa Brand Mark is required at all times throughout the Visa Payment Passkey enrollment journey.
- The Visa Brand Mark followed by a vertical divider and the passkey icon (e.g. Visa | <passkey icon>) is the approved treatment and should follow the [FIDO detailed design guidelines](https://www.passkeycentral.org/introduction-to-passkeys/) found at <https://www.passkeycentral.org/introduction-to-passkeys/>. This treatment may be used in marketing collateral and within the Visa Payment Passkey animation, which appears exclusively on Visa-hosted screens.
- Passkey icon must be in one color. For detailed guidance on passkey icon design and correct usage, please refer to [FIDO’s official design guidelines](https://www.passkeycentral.org/introduction-to-passkeys/): <https://www.passkeycentral.org/introduction-to-passkeys/>.



DO NOT...

- Do not show the Visa Brand Mark and passkey icon side by side without a divider line.
- Do not create layouts that might suggest Visa and the passkey icon form a single combined brand element.
- The passkey icon is a FIDO industry standard and should be used to indicate functionality only, not as a decorative or Visa branding element.
- The passkey icon must not appear on physical or digital card art and should remain off the card entirely.



Visa Payment Passkey (VPP) Enrollment

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Issuer-Led Enrollment

Issuers can easily enroll and manage a cardholders' payment passkeys and may benefit from reduced fraud rates and cost-effective solution maintenance with Visa-managed authentication support. This flow shows Visa Payment Passkey Issuer-Led enrollment offered.

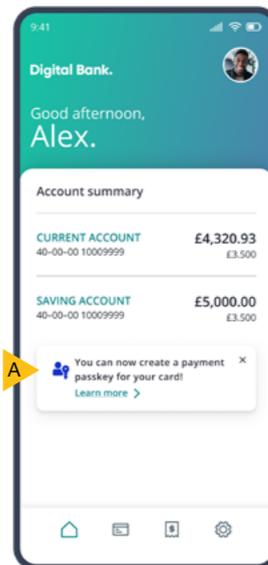
Visa Payment Passkey Issuer-Led Enrollment Brand Requirements

- A. The passkey icon must appear on any awareness messaging.
- B. The Visa Brand Mark is required at all times and must appear throughout the entire Visa Payment Passkey enrollment journey.
- C. Visa must always appear, visually as the Visa Brand Mark on card art, and in text for marketing copy when referring to the product name Visa Payment Passkey.
- D. When viewing and managing Visa Payment Passkeys, Visa branding does not need to be included; however, the passkey icon is required and must be presented in single color. For detailed guidance on passkey icon design and correct usage, please refer to [FIDO's official](#)

[design guidelines](https://www.passkeycentral.org/introduction-to-passkeys/): <https://www.passkeycentral.org/introduction-to-passkeys/>.

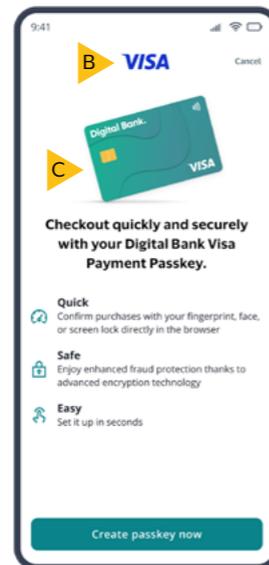
Note: Screens 3-7 are Visa-hosted and managed by Visa, ensuring all brand requirements and standards are met. No client or partner action is required.

Screens 3-7 are hosted and managed by Visa. No client action is required.



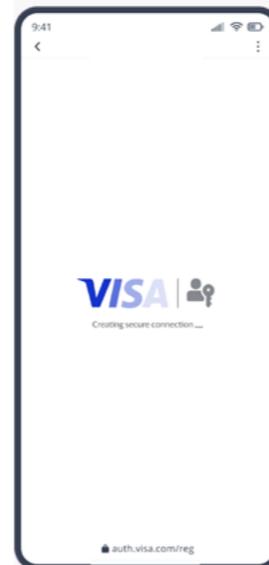
1. While on the issuer app, Alex notices a message about VPP (entry point may vary)

ACTION:
Taps 'Learn more'

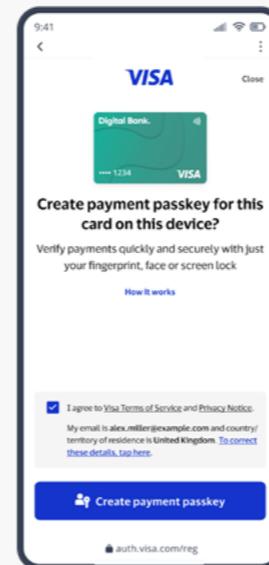


2. Alex is taken to a screen with more information on VPP

ACTION:
Taps 'Create passkey now'

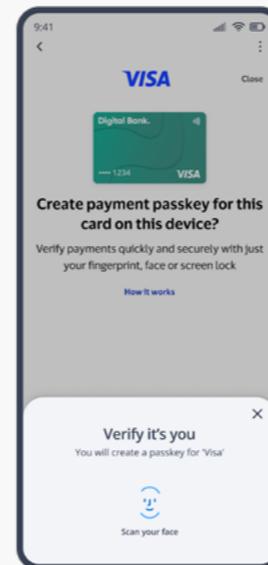


3. VPP page opens in default browser



4. Alex is asked to create a VPP

ACTION:
Accepts terms and taps 'Create payment passkey'

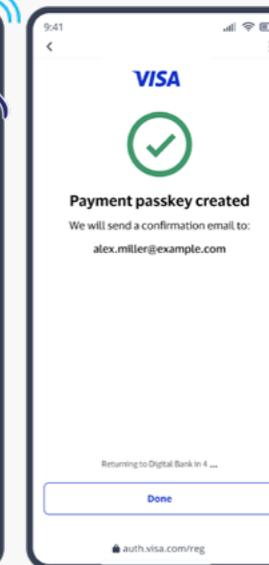


5. Authenticator appears (style and type depends on OS)

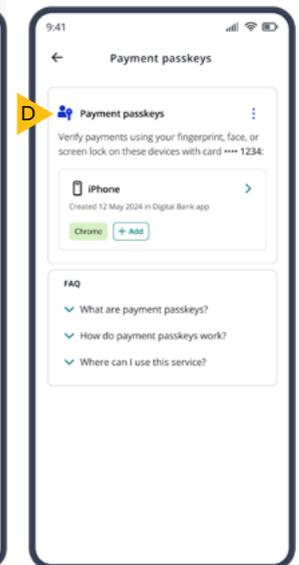
ACTION:
Authenticates



6. Visa sensory animation, sound, and haptic



7. Alex created a VPP successfully



8. Alex is also able to view and manage the VPP they just created

Visa Payment Passkey (VPP) Enrollment

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Merchant-Led Enrollment

Consumers register their device and payment credential once and can then pay at participating online merchants using a consistent authentication experience without encountering the friction of SMS OTP authentication. This flow shows Visa Payment Passkey Merchant-Led enrollment offered.

Visa Payment Passkey Merchant-Led Enrollment Brand Requirements

Note: Screens 1-3 are provided for illustrative purposes only and may not reflect the exact experience presented to consumers. For Screens 2 and 3, clients may be responsible for ensuring compliance with applicable brand requirements in instances where the experience is not owned, controlled, or managed by Visa.

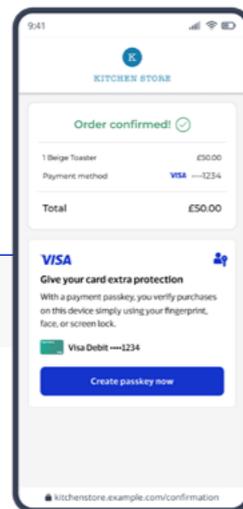
A/B. The Visa Brand Mark is required at all times and must appear throughout the entire Visa Payment Passkey enrollment journey.

B. The passkey icon must appear on any awareness messaging.

C. The payment method section must include the Visa Brand Mark and the last 4 digits of the card number.

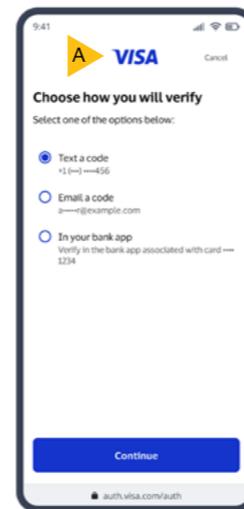
Note: Screens 4-7 are Visa-hosted and managed by Visa, ensuring all brand requirements and standards are met. No client or partner action is required.

Visa provided as iFrame or Redirect



1. Alex has completed a purchase with no authentication required. The page contains a Visa iFrame or Redirect.

ACTION:
Taps "Create passkey now"



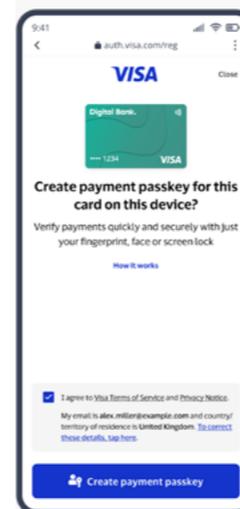
2. Alex is prompted to choose one method to verify their identity

ACTION:
Chooses verification method from a list of authentication options



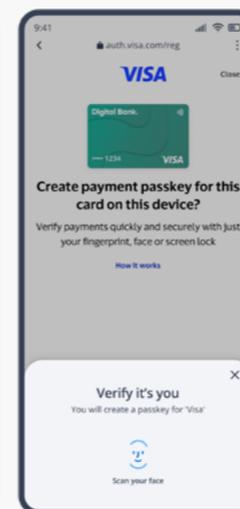
3. Alex is prompted to authentication with an OTP sent via text

ACTION:
Enters code sent via text



4. After successful authentication, Alex is asked to create a VPP

ACTION:
Accepts terms and taps 'Create payment passkey'

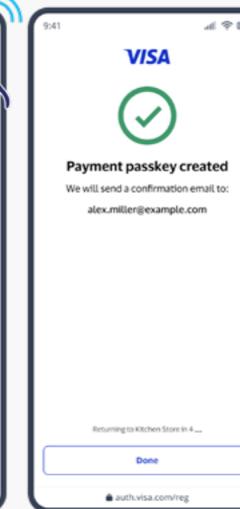


5. Authenticator appears (style and type depends on OS)

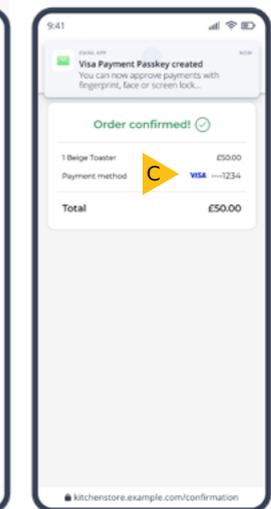
ACTION:
Authenticates



6. Visa sensory animation, sound, and haptic



7. Alex is notified success



8. Alex is taken back to merchant (Visa sends a confirmation email)

Screens 4-7 are hosted and managed by Visa. No client action is required.

Visa Payment Passkey (VPP) Authentication

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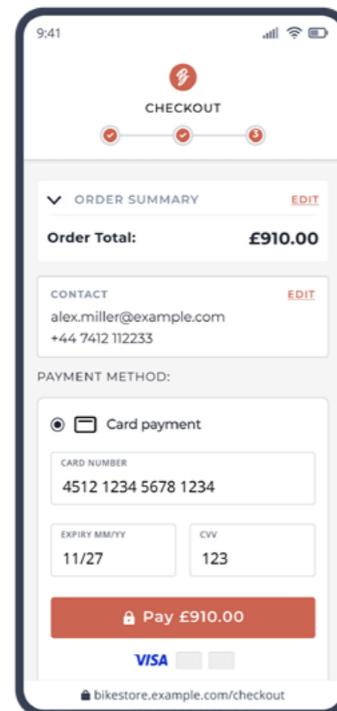
Visa Payment Passkey Authentication Brand Requirements

A. The payment method section must include the Visa Brand Mark and the last 4 digits of the card number.

Note: Screens 2-5 are Visa-hosted and managed by Visa, ensuring all brand requirements and standards are met. No client or partner action is required.

Authentication

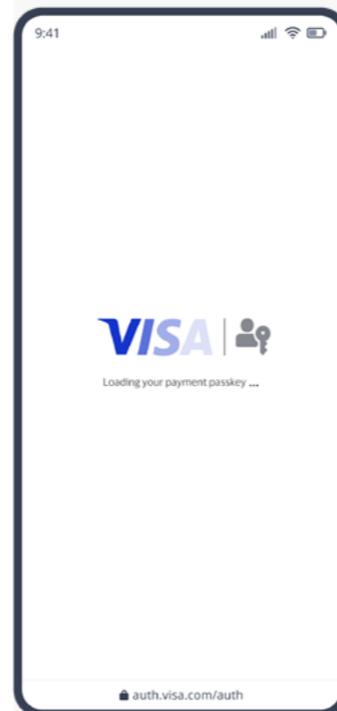
Visa Payment Passkey boosts shopper confidence and can help drive greater conversion. It also helps qualify transactions for Visa authentication program benefits. This flow shows Visa Payment Passkey authentication offered.



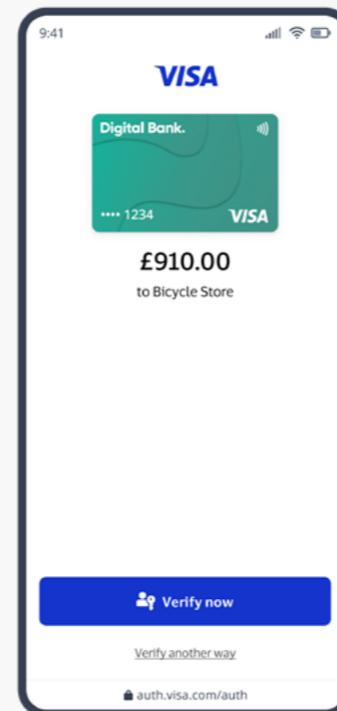
1. Alex is doing an online purchase

ACTION:
Taps 'Pay'

Screens 2-5 are hosted and managed by Visa. No client action is required.

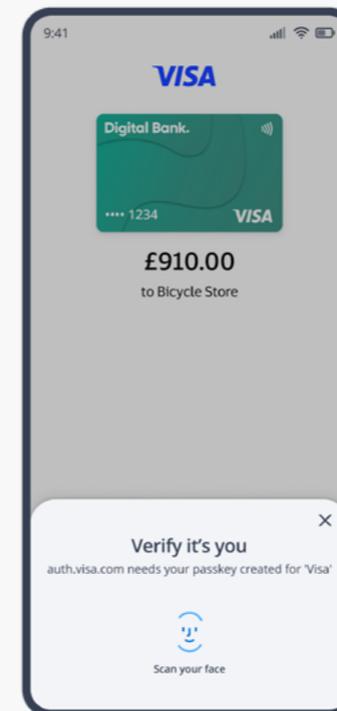


2. VPP webpage opens in a new tab



3. Alex is shown the payment summary

ACTION:
Taps 'Verify now'

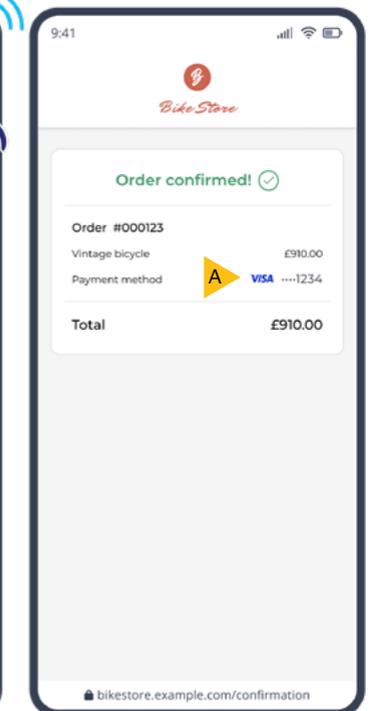


4. Authenticator appears (style and type depends on OS)

ACTION:
Authenticates



5. Visa sensory animation, sound, and haptic



6. Alex is taken to merchant confirmation

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

The VISA logo is displayed in white, bold, uppercase letters against the blue background.