



EMV®

Secure Remote Commerce (SRC)

Click to Pay Icon Trademark Reproduction
Requirements


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1 Purpose and Scope

These standards govern the use of (), to be described as the “Click to Pay icon”, or “icon”, a trademark of EMVCo, LLC (“EMVCo”).

This document includes the requirements for use of the icon that will signal that a payment is enabled by the EMV® Secure Remote Commerce (“SRC”) Specification. The icon may be used for a visual representation of SRC, or described in text as the “Click to Pay icon”, functionality on websites, mobile phones for in-app, within, or in immediate proximity of, a payment trigger or non-payment form factors, such as marketing collateral. If the icon is used, these requirements shall be followed. Following these requirements will help ensure an optimal user experience.

A written Trademark License Agreement shall be in place with EMVCo for the right to use the icon or a right to use the icon must be available through a sublicense from an EMVCo member payment network (American Express, Discover, JCB, Mastercard, UnionPay or Visa). For more information on entering into a Trademark License Agreement with EMVCo, please visit www.emvco.com/about/trademark-centre/. EMVCo reserves the right to terminate the Trademark License Agreement in instances of non-compliance with these reproduction requirements.

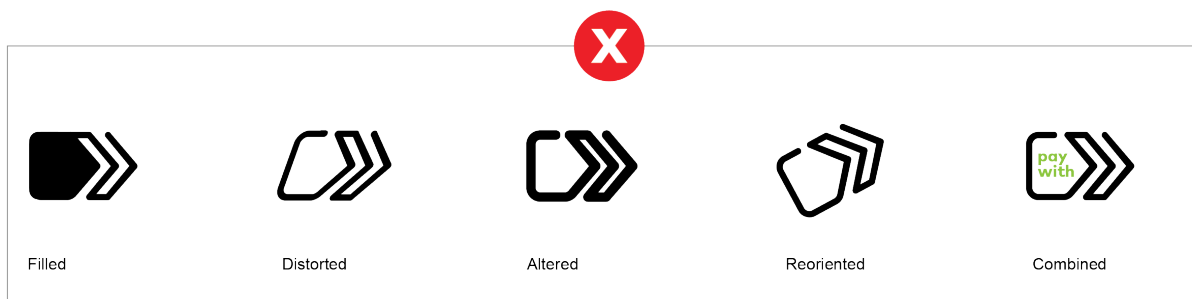
2 Elements of Imagery

The icon is comprised of a pentagon design oriented on its side with a stylized depiction of a fast forward symbol on the right, formed by a continuous line. Except as discussed within this document, the icon shall always appear exactly as shown in the image below and shall never be broken apart or visually altered in any way.

Figure 1: Click to Pay icon



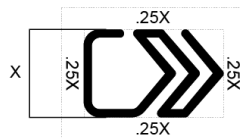
Figure 2: Unacceptable uses of Click to Pay icon



2.1 Clear Space Requirements

As a general requirement, the minimum clear space around all four sides of the icon shall be equal to one quarter (.25x) of the full height of the icon (x), as shown below.

Figure 3: Clear space requirements



2.1.1 Exceptions to Clear Space Requirements

In certain use cases (e.g. mobile), where space may be extremely limited, the clear space requirement above does not apply in full. When the height of the icon is less than or equal to 32px, 2mm/8px clear space is required on all surrounding sides of the icon. When the height of the icon is greater than 32px, one quarter (.25x) of clear space is required around the icon.

2.2 Size Requirements

For most use cases, the icon shall appear at a height no smaller than 5mm/20px. Where space may be extremely limited, the icon shall appear at a height no smaller than 3mm/12px.

2.3 Icon Colour Options

The icon shall appear as a solid, monochromatic colour that provides the best colour contrast and legibility against the selected background. Background colours shall provide sufficient contrast for the icon to be clear and visible. For best reproduction results, the black version of the icon should appear against a white or light colour background. The white (reverse) version of the icon should appear against a medium or dark colour background. The background shall always be a solid colour and the icon shall never be presented against an image, texture or other graphic element. except when used for marketing purposes. In all cases, there must be sufficient contrast between the icon and the background on which the icon appears. For a digital experience, refer to applicable web accessibility guidelines to determine appropriate colour contrast. See Section 4.1.1.

Figure 4: Icon colour options



3 Use with Other Marks

The icon may be used with other marks subject to the following criteria. For marketing purposes, the icon may be used as a stand-alone image or may be combined with an SRC Participant* mark to reinforce participation in an SRC ecosystem – referred to, herein as the “Icon with SRC Participant mark.” Examples of marketing purposes may include SRC Participant websites, sales collateral, and consumer facing materials. The icon with SRC Participant mark shall always be, positioned first, followed by the vertical separator line, and finally an SRC Participant mark.

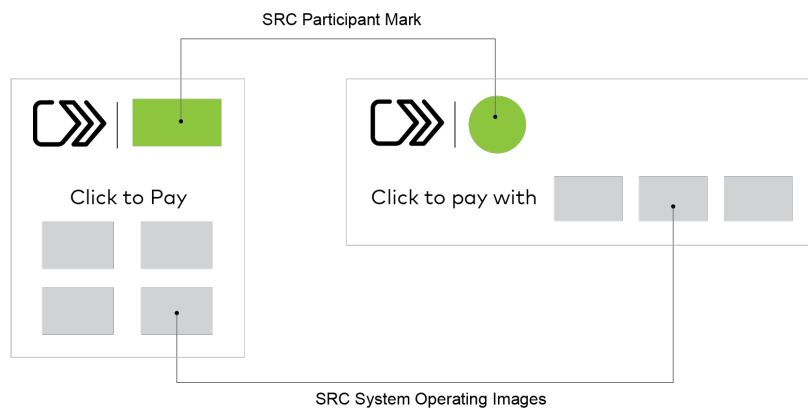
SRC System operating images**, spaced and sized according to the specifications and parity standards detailed further in this section, must be included in immediate proximity. For detailed information on parity sizing, see section “Specifications.”

The icon may be used with other marks subject to the following criteria.

*SRC Participant is an entity that is configured to participate in an SRC ecosystem. This can include issuers, merchants, entities playing the role of SRC Initiators, Digital Card Facilitators, Digital Payment Applications and payment service providers.

** SRC System operating images (e.g., payment networks) are the unique images referring to an SRC System that will be displayed in association to the Click to Pay icon and trigger/non-trigger formats.

Figure 5: Icon with an SRC Participant mark at parity with SRC System operating images



In an SRC-enabled payment experience, the icon shall be combined with SRC System operating images – referred to, herein as the “Icon with SRC System operating images.” These images shall be used within, or in immediate proximity of, the payment trigger. For a definition of “immediate proximity”, see section “Display and Representation”. For detailed information on trigger formats, see section “Trigger and Non-trigger Environments”. The representation shall include the icon, positioned first, followed by the vertical separator line, and finally the system operating images.

Figure 6: Icon with SRC System operating images or SRC Participant marks

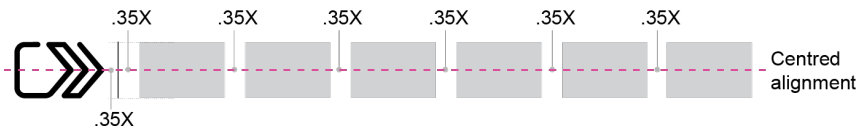


3.1 Specifications

When the icon is featured with an SRC Participant mark or SRC System operating images, the mark/images shall appear in full colour, (following respective brand requirements) and at size parity following the standards below. This combination shall always include the icon, positioned first, then the vertical separator line, and finally an SRC Participant mark or SRC System operating images spaced evenly and sized as shown below.

When the Click to Pay icon is used with multiple SRC Participant marks or SRC System operating images, the spacing amongst assets (icon, vertical separator line and SRC Participant marks or SRC System operating images) shall be evenly distributed (.35x) with centred alignment.

Figure 7: Spacing and alignment between icon with SRC System operating images or SRC Participant marks



3.1.1 Size Parity Requirements

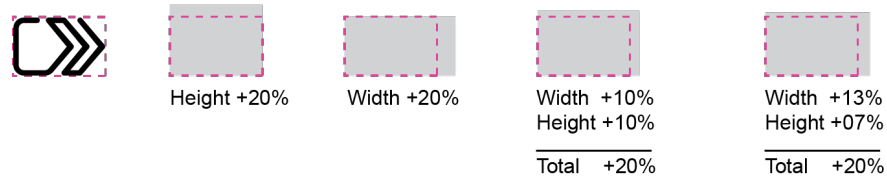
An SRC System operating image or SRC Participant mark may exceed a dimension of the Click to Pay icon by 20% within these parameters:

[Incremental Height %] + [Incremental Width %] ≤ 20%, where:

- [Incremental Height %] is the percentage by which the height of the SRC System operating image or SRC Participant mark exceeds the height of the Click to Pay icon; and
- [Incremental Width %] is the percentage by which the width of the SRC System operating image or SRC Participant mark exceeds the width of the Click to Pay icon.

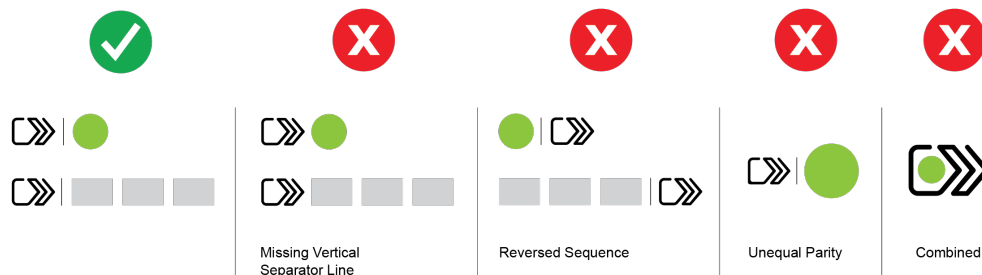
All SRC System operating Images or SRC Participant marks may meet or exceed the dimension of the Click to Pay icon by up to 20% incremental percentage defined by the sum of incremental Height % + incremental Width %.

Figure 8: Incremental height and width of SRC System operating images



Note: Follow minimum size requirements outlined in Section 2.2

Figure 9: Acceptable and unacceptable use of the Click to Pay icon with other SRC System operating images or SRC Participant marks



3.2 Immediate Proximity Requirements

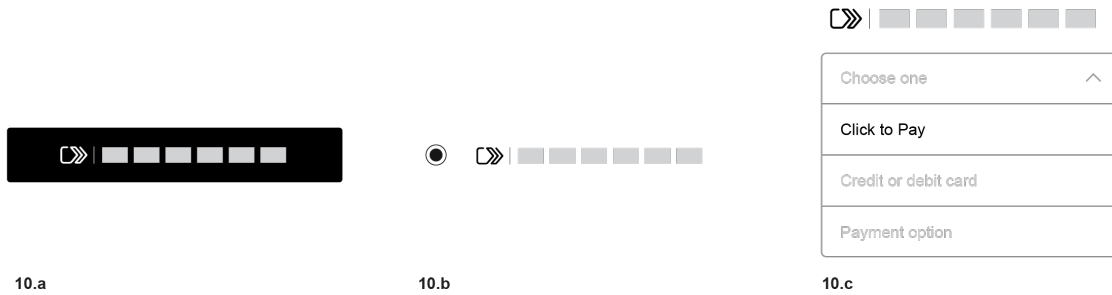
An SRC-enabled experience may be immediately triggered by clicking a button, radio button, or selecting a payment option via a drop-down payment selection menu. See figure 10.

3.2.1 Display and Representation

Merchants who choose to implement SRC for payments on their Digital Payment Application shall display the icon with all SRC System operating images during checkout either within or in immediate proximity of any trigger type.

Immediate proximity is defined as within a payment interaction (trigger) that visibly associates the trigger or button with the icon and all SRC System operating images or that places the icon and all SRC System operating images near the navigation with a minimum distance of 8 pixels of white space from the navigation. The clear space is 4px.

Figure 10: Icon with SRC System operating images in a payment experience



4 Trigger and Non-trigger Environments

An SRC-enabled transaction may be represented as a payment option on a merchant's desktop and mobile, web and native app environments as a trigger and as a non-trigger format.

- A “trigger” initiates an SRC checkout experience.
- A “non-trigger” does not initiate an SRC checkout experience and can include the wording “Click to Pay”, or its variants “Click to pay” or “click to pay” (collectively, the “Variants”) to describe the payment option or payment technology available to the customer.
 - If by clicking a button or by making a selection, the asset initiates an SRC checkout experience, refer to the trigger requirements
 - If by clicking a button or by making a selection, the asset does not initiate an SRC checkout experience, refer to the non-trigger requirements

4.1 Stand-alone Trigger

Merchants who elect to utilise a graphics enabled stand-alone trigger to represent their SRC-enabled payment experience shall display the icon with SRC System operating images within the trigger during checkout. See figures 10.a & b.

A stand-alone trigger may lack the capability to display graphics such as in the case of a drop-down menu selection. In instances where images are not displayable, the wording “Click to Pay” or its Variants shall be displayed as text, and the icon with all SRC System operating images shall be displayed in immediate proximity. See figure 10.c.

4.1.1 Stand-alone Trigger Background Colours

The merchant may choose a neutral background colour that provides sufficient contrast for all SRC System operating images, for example, black or white.

Figure 11: Background colours



For objective assistance in determining sufficient contrast refer to applicable web accessibility guidelines:

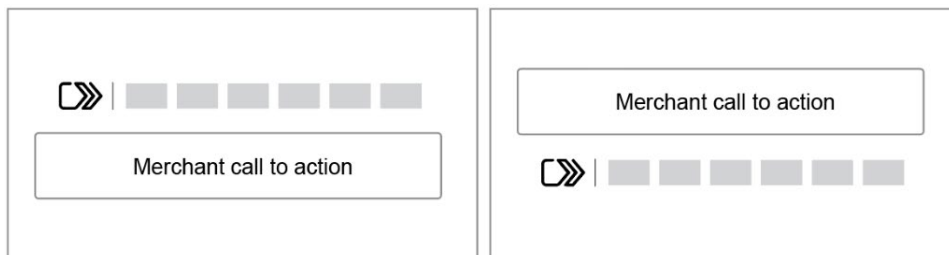
- <https://www.w3.org/TR/WCAG20/>
- <https://webaim.org/resources/contrastchecker/>
- WCAG 2.0 AA

For the purpose of the icon with SRC System operating images, a ratio of 4.5:1 would be a sufficient contrast ratio when dealing with graphical elements (unless at large scale).

4.1.2 Integrated Merchant Trigger

When an SRC experience is triggered off the merchant's existing checkout trigger, the icon with SRC System operating images shall be displayed in immediate proximity of the merchant's checkout button.

Figure 12: Integrated merchant trigger



4.2 Non-trigger Use Cases

A non-trigger format does not initiate an SRC experience; however, the wording Click to Pay or its Variants may be used to display and represent that SRC-enabled technology is available on the merchant or payment service provider's site. Non-trigger formats' presentation also depends on the merchant's graphics capabilities.

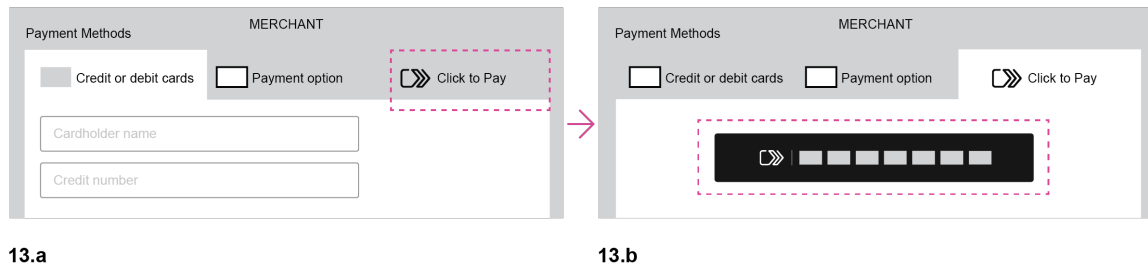
Any combination of the icon, the wording "Click to Pay" or its Variants, and icon with SRC System operating images asset may be used in non-trigger user interfaces.

In a non-graphics enabled environment, the icon and all SRC System operating images shall appear in immediate proximity of the trigger. The wording "Click to Pay" or its Variants shall act as the label in this context, with or without the icon.

When the payment selection format is a tab structure, the user selects the "Click to Pay" tab. See figure 13.a.

Within the "Click to Pay" tab, the user selects the button to initiate the SRC experience. See figure 13.b.

Figure 13: Examples of the Icon and “Click to Pay” in a non-graphics-enabled experience




5 Referencing the Icon in Communications


When describing the icon in text, the wording “Click to Pay icon”, “Click to pay icon” or “...click to pay icon” shall be used in the first or most prominent mention. Thereafter, the shorthand “icon” is acceptable. The icon cannot be given a proprietary name.



Figure 14: Correct and incorrect reference to the icon



Your card has been activated for an easy, smart checkout experience wherever you see the **Click to Pay icon** .



Your card has been activated for an easy, smart checkout experience wherever you see the **SRC icon** .

In communications, the following trademark attribution language shall be included where space permits: “The Click to Pay icon  (or alternatively, ) is a trademark owned by and used with permission of EMVCo, LLC.” Where images are not supported, the following attribution language should be used: “The Click to Pay icon, consisting of a pentagon design oriented on its side with a stylized depiction of a fast forward symbol on the right, formed by a continuous line, is a trademark owned by and used with permission of EMVCo, LLC.” Where space is limited, the following attribution language may be used: “The Click to Pay icon is a trademark owned by and used with permission of EMVCo, LLC.”

5.1 “Click to Pay” References

“Click to Pay” can be used to describe the SRC programme/product.

- Unless describing an action, upper case “C” and “P” may be used (e.g., “Enroll your cards in Click to Pay”).
- Optionally, lower case “c” and “p” may be used (e.g., “Enroll your cards to click to pay”).
- When used to describe an action, use sentence case (e.g., “Click to pay for an easy, smart checkout experience” or “Simply click to pay for an easy, smart checkout experience”).
- When used to describe an action, local language equivalent is permitted.
- **Do not** use different text treatment (bold, all caps, italics, etc.) from the surrounding text.
- **Do not** join or hyphenate the words “click to pay” (e.g., “Click-to-Pay,” “clicktopay,” “click-to-pay”).
- **Do not** use acronyms for “click to pay” (e.g., “CTP” or “ctp”).
- **Do not** convert “to” to the number “2” (e.g., “click 2 pay” or “c2p”).

5.2 Obtaining Click to Pay Icon Artwork

The icon artwork can be readily obtained from EMVCo accessing the link to and executing the Trademark License Agreement, which can be found at www.emvco.com/about/trademark-centre/.

Organisations working in partnership with an EMVCo member payment network (American Express, Discover, JCB, Mastercard, UnionPay and Visa) may also obtain the icon artwork via the relevant payment network as a sub-licensee.

5.2.1 EMVCo Right to Review and Decline Use Cases

Conditions of the Trademark License Agreement require Licensees to inform EMVCo of any new use case that may fall outside of these Click to Pay Icon Trademark Reproduction Requirements outlined above and to seek EMVCo's express written permission of use in instances of non-compliance with these requirements. EMVCo reserves the right to decline a particular use case or refuse such permission of use. Licensees shall inform EMVCo of proposed new use cases and request permission of use via email to secretariat@emvco.com at least thirty (30) days prior to such use. EMVCo reserves the right to withdraw permission of use in, including for instances of non-compliance with these requirements.

In all cases, it is the responsibility of the licensee or service provider to ensure quality assurance testing occurs to confirm that the mobile phones, other payment and non-payment form factors or solutions deployed meet expected levels of performance and interoperability.