

Best Practice Image Checking Discussion Topics for Visa® cards



Image checking topics to discuss:

This document is intended to assist with image checking process of Visa card products. Many images fall in the grey area between accept and reject. To assist in the review and decision process, we often look at what is the *focus* of the image versus what is *incidental* to it. Included are some image categories which require clarification.

Please remember that Visa U.S.A. and Visa International are held harmless from any and all losses, expenses, and damages that may be incurred as a result of using any mark, trade name, design or photograph on a Visa card or any other program material.

The topics within are for discussion purposes. More conservative viewpoints and requirements are permitted. If questions arise, please consult directly with your Visa account representative or Visa Brand Management representative at 650-432-2021.

OVERVIEW

Cardholder supplied images and/or text should not contain:

- Political statements
- Advertising, promotional text, slogans, copyrighted or trademarked material*
- Phone numbers, URLs
- Brand names or branded products*
- Celebrities, athletes, musicians, public figures, etc*
- MasterCard®, American Express®, Discover® or any other payment brand references
- References to any Visa sponsorship property, such as the Olympics or NASCAR
- Socially unacceptable groups
- Provocative or sexual content
- Profanity, obscenities or nudity
- Violence, firearms, weapons or ammunition
- Alcohol or tobacco
- Any content that might result in problems at point of sale or interfere with security features of the card
- Any content that might infringe, denigrate or dilute the Visa brand or its member financial institutions

Some exceptions certainly apply. Please consult your legal department on printing trademarked or copyrighted images. Please consult your Visa account representative or Visa Brand Management Card Design Helpline (650-432-2021) for assistance or clarification.

*except images or content associated with approved affinity programs

Cars – Many people want to include a picture of their car on their Visa card. If the image is promotional in nature or clearly not taken by the cardholder, the image may not be permitted for printing on a Visa card.

Rejected:



Accepted:



Professional photos - Cardholders are likely to want their best pictures on their cards. And there are many talented photographers who are proud of their best work.

We advise the rejection of any photo containing copyright marks or notations (©, watermark, etc.)



Text – Any text on a Visa card should be extremely benign, non-promotional or offensive in nature. Text must not infringe, denigrate, or dilute the Visa brand. Text in English language is required, unless the Issuer chooses to translate all text.

An example of a rejected image is below:



Nudity and Semi nudity

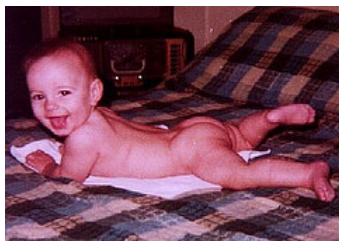
We strongly suggest you err on the safe side when nudity is considered.

Babies - Unclothed baby photographs must be waist or above.

Adults – Should be fully clothed. If you encounter an image, such as a bathing suit scenario, and you feel the image is tasteful, please check with a Visa brand management representative for their consultation prior to approval.

Exceptions apply.

Rejected:



Accepted:

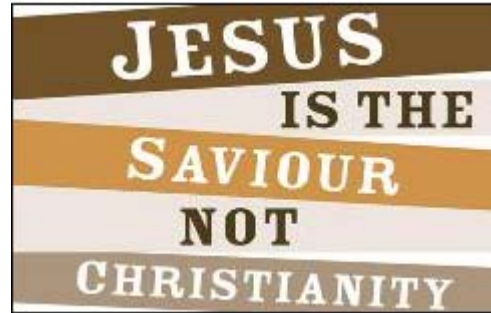


If questions arise, please consult directly with your Visa account representative or Visa Brand Management representative at 650-432-2021.

Religious symbols, images and text – Images and/or content demonstrating the point of view of any religious, political or anti-social group as the focal point is not permitted.

People interested in a religious image on their card may be disappointed if the image is declined. A non-discriminatory approach to all religious or political content is important.

Rejected:



Accepted:



Mascots and dress-up cartoon characters

There are many legal considerations with use or reprint of mascots or character such as Mickey Mouse or Disneyland. Our advice is that if the character is the focal point it should be rejected.

We advise to consult your legal department for further clarification.

Rejected:



Accepted:



Money - Images of currency are usually rejected



Our understanding is that In the UK and USA it is illegal to reprint an image of money: its technically counterfeiting. It also could be breach of copyright.

Drinking and smoking – Images displaying alcoholic beverage consumption or smoking should be rejected. However, if the focus of the image is clearly on responsible individuals rather than on consumption, the image might be acceptable.

Rejected:



Accepted:



If questions arise, please consult directly with your Visa account representative or Visa Brand Management representative at 650-432-2021.

Weapons and guns – In most cases images containing weapons or ammunition should be rejected, regardless of benign nature or intent. If you would like to consider a photo in this category or have a situation you would like to discuss regarding this subject matter please contact a Visa brand representative.

Rejected:



If questions arise, please consult directly with your Visa account representative or Visa Brand Management representative at 650-432-2021.

Animation and art – Copyright protections apply here and may be difficult to decipher from a copyright perspective. It is easy if the image has copyright marks or is recognizable (computer game character), but some might just be arty and belong to the card holder.

We recommend that you handle these in the same way as professional looking photos. If they have a TM or C representing copyright – reject, if not -- accept.

Rejected:



Accepted:

