EMV®
Secure Remote Commerce (SRC)

Click to Pay Marks – Trademark Reproduction Requirements

Version 2.0

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Contents

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
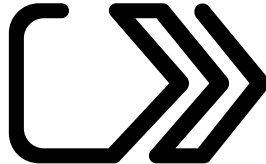
Figure 2: Examples of unacceptable uses of Click to Pay icon
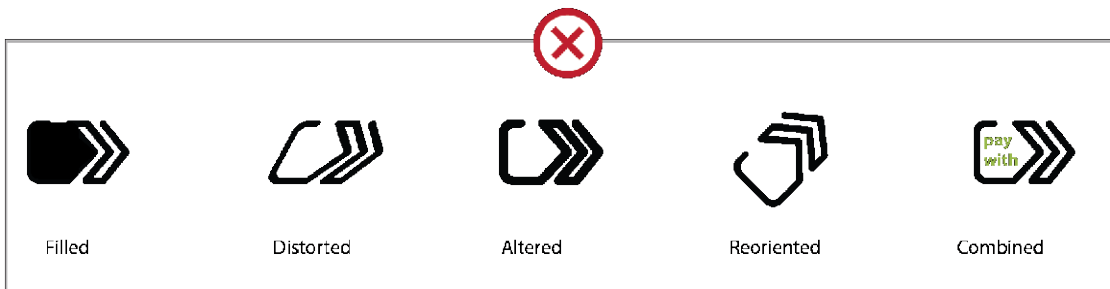
2.1   Animation of the Click to Pay Icon

When the Click to Pay icon is generated as an animation sequence, the rendering of the icon must never be altered and must end with the complete image of the Click to Pay icon, in line with the requirements stated in this document to maintain the integrity of the icon. The animation can be used in channels requiring film treatment such as TV, cinema and in digital and social media applications.

2.2   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
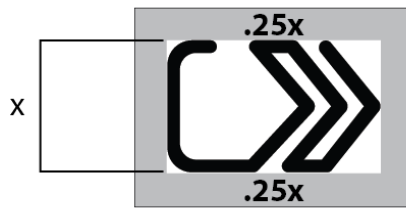
2.2.1 Exceptions to Clear Space Requirements

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.

2.3 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.

2.4 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
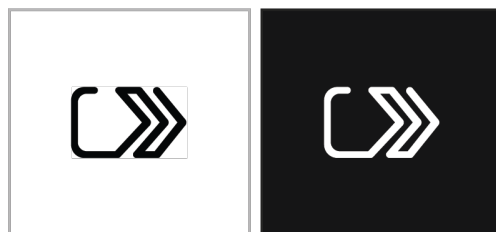
3   Use with Other Marks

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."

*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
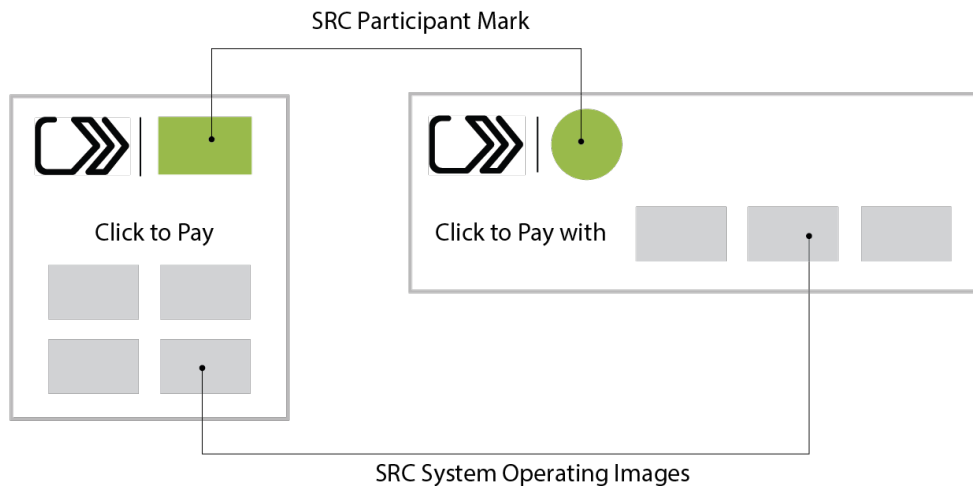
In an SRC-enabled payment experience, the icon shall be combined with SRC System operating images – referred to, herein as the "Icon with SRC System operating images." These images shall be used within, or in immediate proximity of, the payment trigger. For a definition of "immediate proximity", see 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.

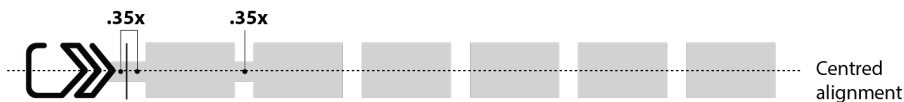**Figure 6: Icon with SRC System operating images**

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

Height +20%   Width+20%   Width +10%   Width +13%
                              Height + 10%   Height + 07%
                              _____   _____
                              Total   +20%   Total   +20%
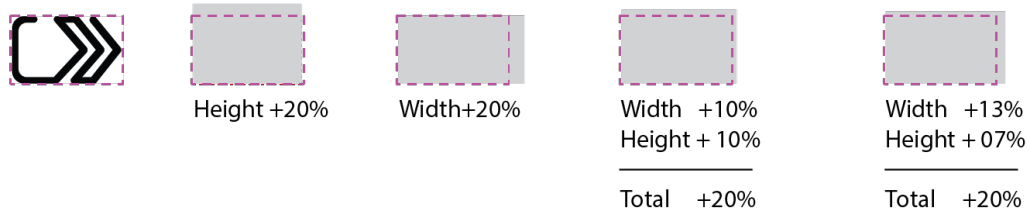
Note: Follow minimum size requirements outlined in Section 2.3

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

Missing vertical
Separator Line

Reversed Sequence

Unequal
Parity

Combined
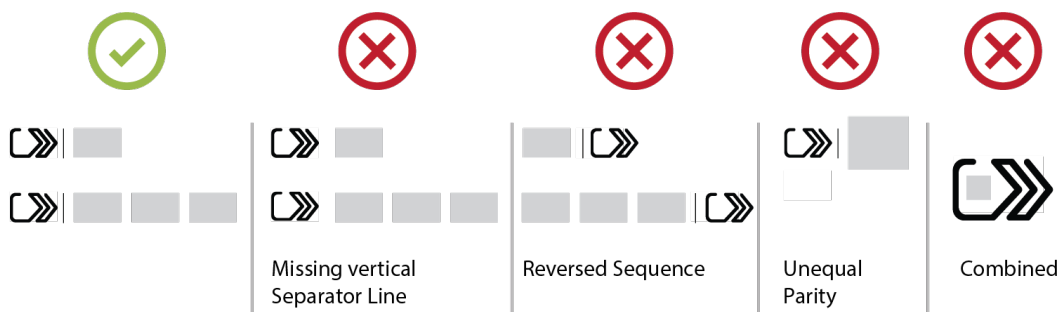
3.2   Immediate Proximity Requirements

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):

- To visibly associate the trigger or button with the icon and all SRC System operating images or;
- To place the icon and all SRC System operating images near the navigation with a minimum distance of 8px of white space from the navigation. The clear space is 4px.

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

Choose one		
Click to Pay		
Credit or debit card		
Payment option		

10.a   10.b   10.c
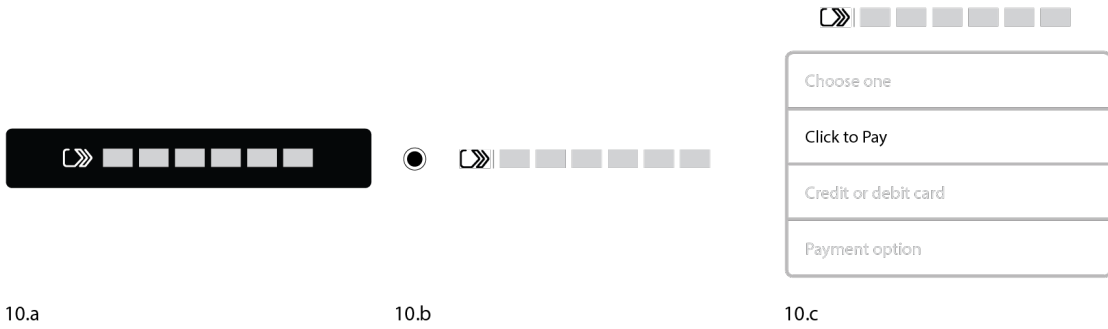
4 Trigger and Non-trigger Environments

An SRC-enabled transaction may be represented as a payment option on a merchant's desktop, 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.

Two cases can occur:
- If by clicking a button or by making a selection, the asset initiates an SRC checkout experience, refer to the trigger requirementsIf 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

Black
#000000

White
#FFFFFF
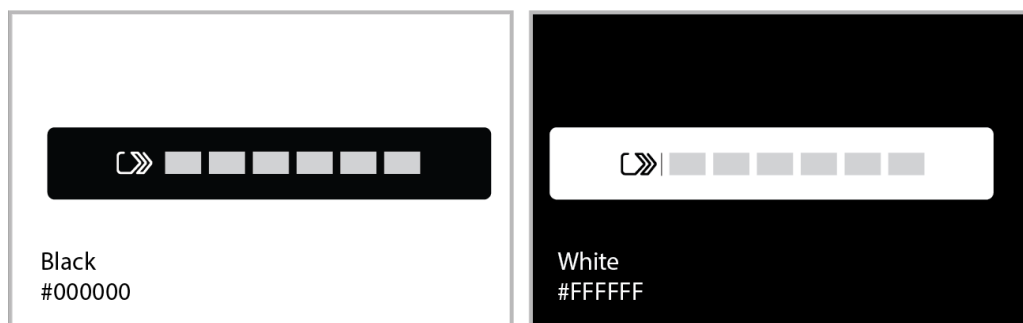
For objective assistance in determining sufficient contrast refer to applicable web accessibility guidelines:
- https://webaim.org/resources/contrastchecker/
- https://www.w3.org/TR/?filter-tr-name=wcag
- Most recent WCAG AA standard (currently v2.2)

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
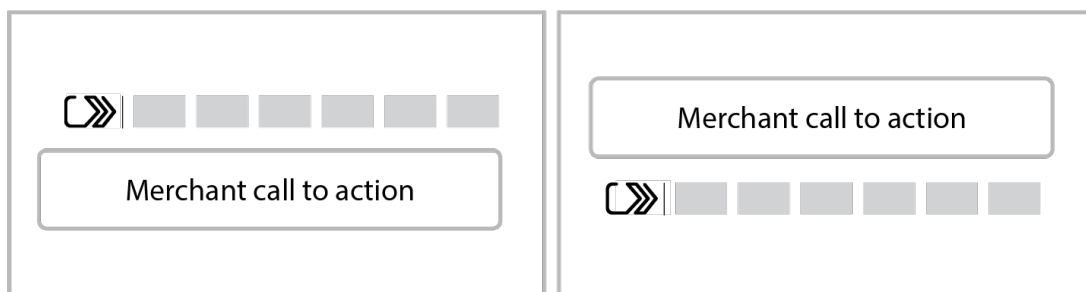
4.2   Non-trigger Format Use Cases

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 format user interfaces.

When a trigger is located in a text only 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 text only experience

13.a

13.b
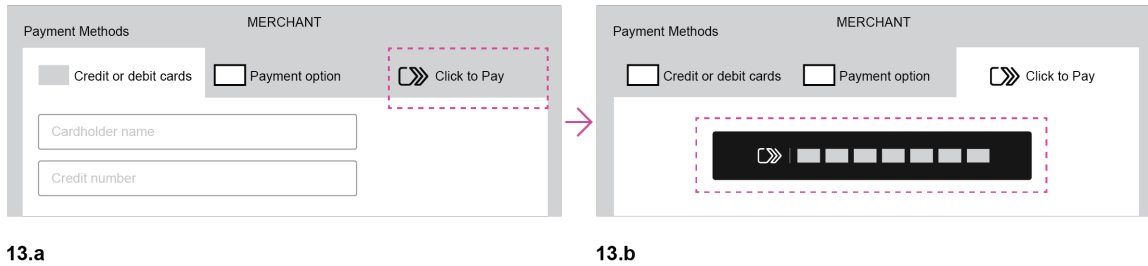
5 Click to Pay Enabled Helper Image

The Click to Pay enabled helper image helps consumers associate the Click to Pay icon to card-based payment experience. When the customer is provided with payment options, Click to Pay is presented as part of the card payment method.

Figure 14 : Click to Pay enabled helper image
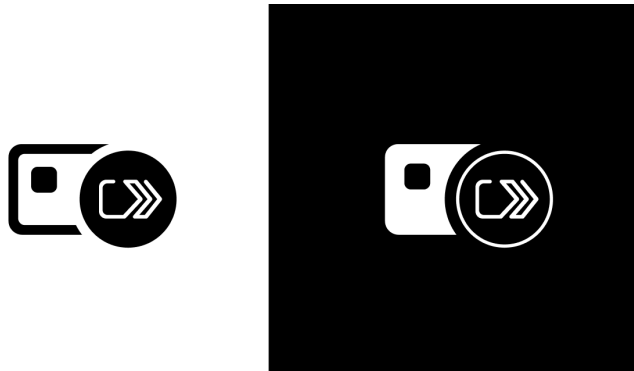
The Click to Pay enabled helper image shall only be used on a card payment label or button as outlined below to indicate card-based checkout. It can be used in either dark or light mode. As outlined in the figure below, available sizes are 32 and 48 px.

Figure 15: Available sizes
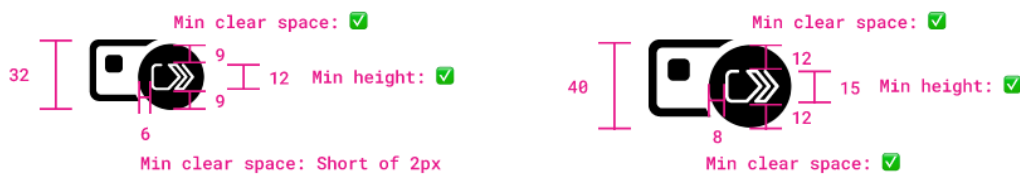
To ensure proper visibility when scaled, the Click to Pay enabled helper image shall fulfil the Click to Pay Icon minimum clear space and height requirments (2.2.2 & 2.3).

For buttons 50 px or shorter in height, use the 32px symbol with a minimum clear space requirement of 8px.

For buttons taller than 50 px use either the 32px or the 40px symbol with a minimum clear space of 12 px.

6   Click to Pay Card Loader Animation

The Click to Pay card loader animation is an animation of a Click to Pay enabled card. During online checkout of an SRC implementation, when the consumer has chosen the credit/debit payment option, the card loader should be animated while 'Initiate identity validation' is performed.

The card loader animation is an important tool to communicate to the customer that an action is happening. It minimizes perceived latency and is a key branding moment in the Click to Pay customer experience.

The Click to Pay card loader animation shall only be used for Click to Pay checkout experiences.
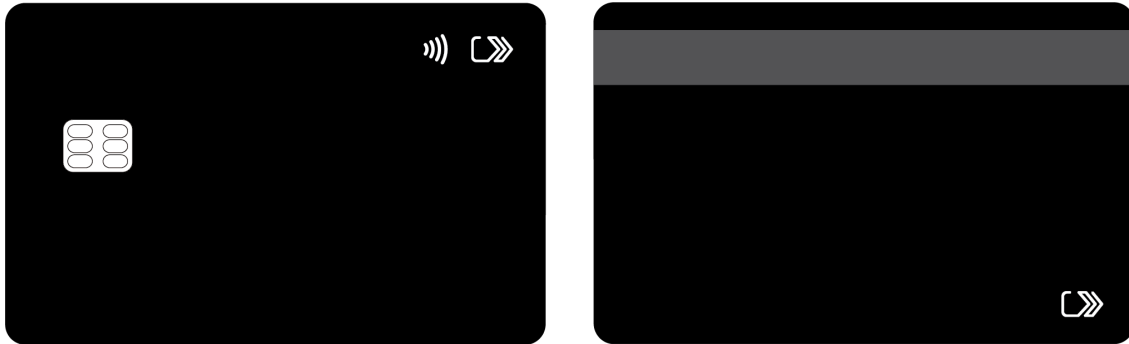
Figure 16: Click to Pay card loader animation
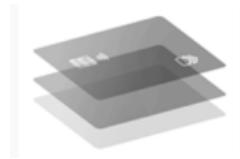
7 Click to Pay Icon on Cards

The Click to Pay icon may be present on physical cards to indicate that the card is eligible for the Secure Remote Commerce programme.

Figure 14: Illustrative Click to Pay icon on cards

7.1 Elements of Imagery for the Click to Pay icon on cards

Unless stated in the subsections below, section 2 of this document defines the elements of imagery for usage of the Click to Pay icon on cards.

7.1.1 Placement of the Click to Pay icon on cards

The Click to Pay icon:

- may be placed on the front or back side of the card.

- may be printed on contactless enabled cards. In this case the Click to Pay icon may coexist with the contactless indicator. Use of the contactless indicator is subject to a separate licensing and reproduction requirements for use of that mark.

- may be applied as a sticker to the card. In that particular case explanatory messaging may be provided, for example "Use your mobile App to enrol for Click to Pay."

7.1.2 Clear Space requirements for the Click to Pay icon on cards

The clear space requirements for usage of the Click to Pay icon on cards are as described in Section 2.2 of this document.

7.1.3 Exceptions to Clear Space Requirements for the Click to Pay icon on cards

On physical cards or equivalent form factors where the height of the Click to Pay icon is below 7mm, or where space may be severely limited, the clear space requirement

discussed above does not apply in full - in these instances, the minimum clear space around all four sides of the Click to Pay icon may be as small as 1.7 mm.

7.1.4   Size Requirements for the Click to Pay icon on cards

For a standard-sized payment card and all other form factors, including mini card, the Click to Pay icon must appear at a height no smaller than 4.5mm.

7.1.5   Colour Options for the Click to Pay icon on cards

The Click to Pay icon must always appear in a solid colour that provides the best colour contrast and legibility against the selected background colour or material.

8 Referencing the icon in Communications

When describing the icon in text, the wording "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.

- "Secure Remote Commerce icon" or "SRC icon" shall not be used in any communication.

Figure 15: 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."*

8.1 "Click to Pay" References

"Click to Pay" can be used to describe the programmes and solutions, and refer to the icon based on the EMV Secure Remote Commerce (SRC) Specifications.

- Unless describing an action, upper case "C" and "P" may be used (e.g., "Enrol your cards in Click to Pay").
- Optionally, lower case "c" and "p" may be used (e.g., "Enrol 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, translation to local language equivalent is permitted (e.g., "Enrol your cards to click to pay.").
- 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").
- Do not use "Secure Remote Commerce" or "SRC" in any consumer facing communication.

8.2 Translation of Click to Pay used as Programme or Solution name in certain Jurisdictions

In instances where Click to Pay is used in a descriptive manner as a programme or solution name, certain jurisdictions require translation into local language subsequent to the English term. The list of countries and the required translations are outlined in the table below.

Table 1: Translation of Click to Pay

Regulatory required dual-support language countries	Required languages	Approved translation of Click to Pay
Canada (Quebec Region)	English & French	*Cliquer pour Payer*
Malaysia	English & Malay	*Tekan untuk bayar*

8.3 Obtaining Click to Pay Marks Artwork

The icon artwork, helper image, and card loader animation as well as an example of icon animation are available for use and can be readily obtained from EMVCo by 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 Click to Pay marks artwork via the relevant payment network as a sub-licensee.

8.3.1 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 Marks 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.

9　Appendix

9.1　Recommended Translation of Click to Pay used as Programme or Solution name for certain languages

In instances where Click to Pay is used in a descriptive manner as a programme or solution name, certain marketplaces may require translation. A reason for translation would be limited knowledge and/or use of English by a marketplace's population.

Such translations are non-legally enforced. Non-legally enforced translations are not managed by EMVCo. However, as a common use of Click to Pay may require a translation in a local language, it is recommended by EMVCo to use common translations. In marketplaces where implementers of the SRC specifications see the necessity to translate, they should choose the EMVCo recommended translation. Translations to local language are outlined in the table below.

Table 2: Recommended translations of Click to Pay

Languages	Recommended translation of Click to Pay
Mandarin	点击支付
Arabic	ادفع هنا

The usage of such translations is at the discretion of, and responsibility of, the implementer. Implementers need to ensure that their use of the wording Click to Pay complies with applicable laws.