

Graphic Standards Manual

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PULSE® has prepared this *Graphic Standards Manual* to ensure proper and consistent use of the PULSE name and acceptance mark. This manual governs all visual applications of the PULSE acceptance mark, including debit cards, signage, printed matter, electronic media and other materials where the name and/or acceptance mark may be used. Strict adherence to the standards specified herein will maximize consumer awareness and marketing impact.

PULSE Network LLC is the owner of the PULSE acceptance mark. The protection of the PULSE acceptance mark is vital to all participants, as the mark identifies the PULSE network to cardholders and the public.

Downloadable Graphics Files

The PULSE acceptance mark featured in this guide may be downloaded from the PULSE website. Go to the Acceptance Mark tab at www.pulsenetwork.com/public/client-support. All acceptable versions of the PULSE mark are available there in AI and PNG file formats. The mark also may be obtained by email by sending a request to pulse@pulsenetwork.com or by calling the PULSE office at 800-420-2122.

Rules and Procedures

The right to use the PULSE acceptance mark is granted only to PULSE participants, and such right may not be assigned or sublicensed to any other person without the prior written consent of PULSE.

Acceptance Mark

The PULSE acceptance mark, or any variation of the mark, must be used as described in this manual. PULSE shall permit the display of previous versions of the PULSE acceptance mark on cards or terminals or in other media until cards expire or are reissued, and/or until signage or other media are reprinted, refreshed or revised.

In most instances, whenever the PULSE acceptance mark is used, the trademark registration symbol ® must appear immediately following the word PULSE. When used in North America and the Caribbean, the PULSE acceptance mark should appear in color whenever possible with the ® symbol. When used in locations outside of North America and the Caribbean, the PULSE acceptance mark must be utilized in solid black or white without the ® symbol (see “International Use” on page 6 for details).

Typewritten

In most instances, whenever the word PULSE is used in typewritten copy and not used as an acceptance mark, the word must always appear in all uppercase letters.

When used in North America and the Caribbean, the ® symbol must be used after the “E” in the word PULSE (e.g. PULSE®). The registration symbol should appear on the first or most prominent reference to the PULSE trademark in each application. When used in locations outside of North America and the Caribbean, the ® symbol should not be used.

Cards

All new or reissued cards shall display the current PULSE acceptance mark. When showing the PULSE acceptance mark, on either the front or the back side of a card, it must be shown with equal emphasis to any other secondary identifiers. Only the institution’s own proprietary mark and the front-of-card network logo may be larger than the PULSE acceptance mark.

ATMs and POS Terminals

All new printed materials (including terminal signage) should display the current PULSE acceptance mark. The mark shall be utilized in accordance with regulations in this manual and all other specifications determined by PULSE.

Debit/ATM Card Issuance

Rule 2.5.2 of the PULSE Operating Rules and Procedures

Types of Cards – All cards must display the PULSE acceptance mark in accordance with the specifications determined, from time to time, by PULSE, as set forth in these Rules and the *PULSE Graphic Standards Manual*. Each Issuer must begin issuing all new and replacement cards in compliance with the *PULSE Graphic Standards Manual* and encoding standards within nine months after such Issuer authorizes its first Transaction, and all cards issued by such Issuer must be in full compliance with the *PULSE Graphic Standards Manual* and encoding standards within 24 months after such Issuer authorizes its first PULSE Transaction. Issuers must select from the following card options:

- a. PULSE Label – Debit cards which display the PULSE acceptance Mark as the primary identifying logo or Mark appearing on the front or back of the card;
- b. Private Label – Debit cards using a proprietary design must also display the PULSE acceptance Mark and conform to standards that PULSE may adopt, from time to time; or
- c. Other Debit Cards and Credit Cards which display the PULSE acceptance Mark, as approved by PULSE.

ATM Signage

Rule 4.13 of the PULSE Operating Rules and Procedures

Terminal Signage Display Requirements – Each Acquirer shall ensure placement and use of signage displaying the PULSE acceptance Mark on or near all Terminals (which may include Terminals that are owned or operated by, or on behalf of, such Acquirer or any of its Acquiring Sponsored Participants), in accordance with the PULSE Network Requirements, within 45 calendar days after the date the Terminal begins accepting

Transactions. Additional signage requirements in connection with the application of Surcharges and Rebates can be found in Rule 4.14.

The Acquirer is responsible for ensuring that all signage on or near each Terminal that is owned or operated by, or on behalf of, such Acquirer or any of its Acquiring Sponsored Participants, complies with all Compliance Regulations applicable to such Acquirer, Acquiring Sponsored Participant, and/or Terminal. The size and location of signage displaying the acceptance Marks on or near each Terminal will be at least equal in size and prominence as the signage for any other payment brand accepted at the Terminal.

If signage for other payment brands is displayed digitally on the Terminal screen rather than through the use of physical signage on or near a Terminal, then this signage requirement may be met through the digital display of the acceptance Mark on the Terminal screen in conformance with the preceding sentence regarding size and prominence of the display. The time period for adoption of the display of such Mark shall be communicated to Acquirers by PULSE.

Rule 8.1.7 of the PULSE Operating Rules and Procedures

Signage – Each PULSE Participant's ATM must display the PULSE acceptance Mark in accordance with the signage requirements and specifications determined, from time to time, by PULSE as set forth in the *PULSE Graphic Standards Manual*. Signage requirements for the application of convenience Fees and Rebates may be found in Rule 4.14.

Rule 9.2.5 of the PULSE Operating Rules and Procedures

Signage – Each POS terminal, other than a telephone, must display the PULSE acceptance Mark in accordance with the signage requirements

and specifications determined, from time to time, by PULSE as set forth in the *PULSE Graphic Standards Manual*. Additional signage requirements in connection with the Application of Surcharges and Rebates can be found in Rule 4.14.

Rule 10.1.5 of the PULSE Operating Rules and Procedures

Signage - Each Scrip Terminal must display the PULSE acceptance mark in accordance with the signage requirements and specifications determined, from time to time, by PULSE as set forth in the *PULSE Graphic Standards Manual*. Signage requirements for the Application of Surcharges and Rebates can be found in Rule 4.14.

Advertisements, Printed Materials and Other Media

All advertisements, printed materials and other media that display the PULSE mark shall display the current PULSE mark.

Possible uses of the PULSE acceptance mark in advertising include publications and printed advertisements, consumer-focused materials, outdoor/billboard advertising, websites, television and electronic media. When used in advertising, the PULSE acceptance mark must carry the ® symbol as outlined in this document.

Product Use: The PULSE acceptance mark must not be used in conjunction with any products except for PULSE ATM network products and POS network products. Use of the PULSE acceptance mark in conjunction with any other product implies an endorsement by PULSE and is strictly prohibited unless otherwise authorized in writing by PULSE.

Please refer to the PULSE Operating Rules and Procedures for complete guidelines on the use of the PULSE acceptance mark, including Rules for discontinuing use of the PULSE acceptance mark should a financial institution no longer participate in PULSE.

Application

These guidelines are intended as an aid for basic usage of the PULSE acceptance mark. Because this guide is an overview, not all graphic applications may be covered. Specific questions on use not answered in this manual should be directed to the PULSE office at 800-420-2122. Please refer to the *PULSE Select®/MoneyPass® Graphic Standards* for display standards for the PULSE Select® mark.

The PULSE acceptance mark is comprised of two graphic elements:

1. The word PULSE in custom-designed, lower case italic letters.
2. A custom-designed horizontal bar running directly under the word PULSE.

Both elements of the PULSE acceptance mark must appear in the exact design configuration described below and on the following pages. The PULSE acceptance mark is trademarked, and it must be protected by consistent and proper use.

It should be noted that different types of media (offset inks, silkscreen inks, paint, etc.) applied onto a wide range of materials and surfaces can affect the final appearance of the colors. It is important to instruct suppliers to match the Pantone color exactly.

The PULSE acceptance mark should never be screened.

Acceptance Mark Versions

The PULSE acceptance mark may be used in either full color or one color, in either a positive or reverse version. Alteration to the form, weight or spacing of the characters or bar is prohibited.



Positive Version

A positive version of the acceptance mark **must be used** when the mark is applied to backgrounds having a value of 30% of black or lighter. Backgrounds having a value more than 30% of black are not acceptable when using the positive version.* When reproducing in one color, it is recommended that solid black be used. However, when using single color printing other than black, the acceptance mark may be reproduced in a solid of the color being used.

When reproducing the acceptance mark in full color, the word “PULSE” must always be solid black. The colors in the bar must be solid Pantone 158 or four-color process.



Reverse Version

A reverse version of the acceptance mark **must be used** when the mark is applied to backgrounds having a value of 40% of black or darker. Backgrounds having a value less than 40% of black are not acceptable when using the reverse version.*

When using the reverse version, the word “PULSE” must always reverse to white. The bar may **only** reverse to white or appear in full color. If the bar is used in full color, the background color must **always** be black.



*Backgrounds with a value between 30% and 40% of black may not be used.

Decal/Signage

A controlled background has been developed for the PULSE acceptance mark, especially when it is used as a decal or for signage such as on an ATM or at a POS. Its use is intended when applying the mark against a cluttered or patterned field, or when it is necessary to optically distinguish the acceptance mark from other graphic elements.

It is important when using the controlled background that its shape and space relationship to the acceptance mark not be altered.

Guidelines for the use of the bar in full color with the controlled background are the same as those outlined under “Positive Version” and “Reverse Version.”

Acceptance Mark Integrity

To maintain a consistent identity, the PULSE acceptance mark should not be repositioned, redrawn, reproportioned or altered for any reason. Enlargements and reductions should be made from master art obtained from PULSE in electronic form.

It is necessary for the PULSE acceptance mark to have an adequate amount of open space surrounding it. This space provides clear visibility of the acceptance mark and strengthens its position as an identifier.

The minimum distances that the acceptance mark should be placed to edges of pages and signs, text, illustrations and other design elements is one-half the height of the letter “l” in the mark.



Trademark Registration Symbol

In applications in North America and the Caribbean, it is mandatory to use the ® symbol, placed as shown. The ® symbol does not necessarily enlarge or reduce proportionately with the size of the acceptance mark.

Visual discretion should be used so that the ® symbol does not become a visual obstruction or hindrance to the acceptance mark.

International Use

In applications outside of North America and the Caribbean, the PULSE acceptance mark must be used in solid black or solid white only (displayed below). No registration mark, trademark or service mark shall accompany the acceptance mark.



Minimum Size

The PULSE acceptance mark may be reduced on any application to a size no smaller than 1/2 inch in length.

Minimum
Reduction
Size



Reproduction Art

The PULSE acceptance mark is available to financial institution participants in electronic formats (AI and PNG) on the Acceptance Marks tab at <https://www.pulsenetwork.com/public/client-support/>.

Unacceptable Uses of the PULSE Acceptance Mark

The following are typical examples of unacceptable treatment of the PULSE acceptance mark. They weaken and distort the acceptance mark. All users are asked to exercise good judgement when applying the acceptance mark. If there is doubt about an application, contact the PULSE office for approval prior to use.

Unacceptable Uses

A. Use of an outline



B. Use of a screen



C. Reverse acceptance mark against a cluttered field



D. Incorrect use of color in bar



E. Incorrect use of color in PULSE with full color bar



F. Incorrect use of background color with full color bar



G. Insufficient contrast



H. Insufficient contrast

