



# Developing your global commercial card program: 6 tips for fintechs

Enhancing your card program by adding the ability to issue across borders can help fintechs better support multinational clients, open doors to new opportunities and gain a competitive advantage in an increasingly global marketplace.

However, expanding issuing capabilities across borders does come with considerations fintechs need to plan for. Local regulations can vary by market, issuing licenses are often held by banks, and requirements around settlement, currency and compliance differ from country to country. The good news is that these challenges don't have to slow down growth. With the right structure and partners in place, fintechs can navigate these requirements efficiently and unlock international issuing in a way that is scalable, compliant and aligned to their business goals.

Given these operational considerations, fintechs may benefit from a partner who can provide the expertise, infrastructure and global network necessary to reduce friction and help streamline the path to global issuing.

Fintechs can gain approval to participate in specific programs — like Visa's Multinational Program\* — that can help accelerate global commercial issuing strategies by providing support as they navigate business and regulatory requirements across each market of interest.

## Here's what to consider before going global



- Multiple currencies** mean exposure to foreign exchange (FX) and conversion fees
- Local banking rules** can vary, and markets may require a licensed BIN sponsor
- Regulatory differences** can impact KYC, AML, data storage and consumer protection requirements and workflows
- Cross-border fees** can add up quickly through network and settlement charges
- Technical fragmentation** can slow scaling across multiple processors and APIs
- Customer experience** issues emerge from inconsistent acceptance or delayed settlements

## 6 QUESTIONS TO ASK

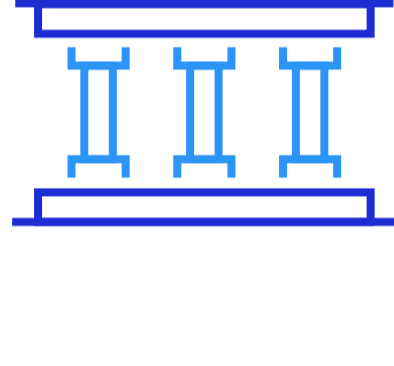
### Building the right foundation for global issuance

Answering these questions can help fintechs prepare to engage with Visa's Multinational Program.

# 1

#### Who is your bank?

**BIN sponsorship matters:** You need to know which financial institution you plan to partner with — and ensure your issuing bank is able to support your card program in your target jurisdictions.



# 2

#### Has your bank completed its due diligence?

Your bank will need to complete its own due diligence to ensure it is comfortable issuing cross-border into each of the markets you want to enter.

# 3

#### Can your processor handle account range processing?

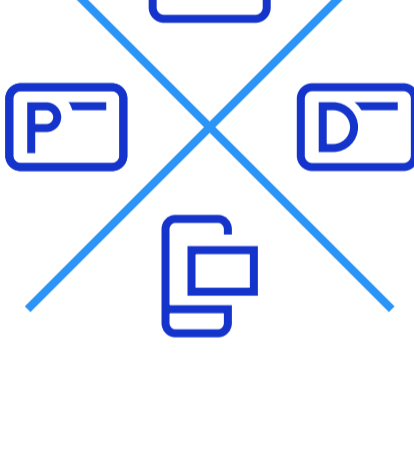
Account range processing is required to implement most of Visa's Multinational Program offerings, as it is often essential to manage multiple programs, currencies, or geographies under a single BIN.



# 4

#### What products will you offer?

Determine what type of card product (e.g., corporate card, procurement card, virtual card, flexible interchange card, etc.) and funding source (credit, debit, prepaid). Each offering will have unique network and compliance requirements.



# 5

#### Have you prioritized your market list?

Prioritize where market demand, regulation and infrastructure align with your goals.



# 6

#### Are your customers located in the markets you want to enter?

Follow your customer: Your issuing bank's program should align with where your corporate clients or end users operate, and support local or multi-currency BIN.



## Finding the right partner

### Advanced technology and expert support are critical

With an experienced partner operating at scale, global issuance can become simpler, smarter and more cost-effective. Visa's Multinational Program is one of the few approaches to global issuance available today, offering:



**A unified platform** streamlines operations across markets, helping to reduce FX costs and cross-border fees while supporting compliance



**Centralized visibility** that brings clarity to settlements and performance, making it easy to manage risk and scale quickly



**Global reach** backed by Visa's extensive payment network and expertise — empowering you to operate with confidence and control

## Issue globally, operate locally

Ready to start your journey to international issuing? Contact us today to learn more about Visa's Multinational Program.

Fintech Partnerships Team

Acceptance into Visa's Multinational Program is subject to approval by Visa under applicable Visa Rules.

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