



Breaking through barriers: Why cross-border issuing could be the next key to fintech growth

As global commerce accelerates, the ability to move money seamlessly across borders has become essential. For fintechs, cross-border issuing programs may be the next frontier for growth and competitive differentiation.

THE WHY

Taking the next step to simplify global operations

Fintechs are well-positioned to lead the shift to seamless global issuing

The boundaries between domestic and international commerce are disappearing. Businesses now operate across continents and expect the same simplicity in multi-national commerce as they do at home.

- Supply chains, customers and partners now span multiple markets
- Corporations want consistent experiences in every country with unified control and visibility over their entire card program
- Fintechs that can deliver frictionless, compliant and scalable global card issuing capabilities can outpace traditional expense management providers

THE HOW

Turning complexity into opportunity

“Taking a strategic approach to program building can help fintechs simplify global issuance implementation.”

— William Bonnin, Director, Visa Multinational Program

To develop and implement an effective multinational card issuing program, fintechs should align with key stakeholders as early as possible.

1. **Find the right partners**
Fintechs will need a BIN sponsor, processor and payments network partner — ideally with deep expertise in multinational issuing and payments
2. **Understand local market requirements**
Legal, regulatory and settlement requirements vary by market — early alignment can help fintechs reduce friction and launch more efficiently across countries.
3. **Develop implementation roadmap**
Issuing in multiple countries is a unique and complex endeavor — setting achievable timelines grounded in the practical realities for each stakeholder can help drive alignment and reduce operational risk





THE RESULT

Compete globally with confidence

Cross-border issuing can help open new markets, unlock revenue and expand access to new client segments

Fintechs that offer one expense management program, with one card and one service model across multiple jurisdictions can gain a clear competitive edge.



Serve multinational clients through one integrated platform



Scale faster with a single issuer that supports global programs



Reduce regulatory friction with experienced guidance and compliance expertise



Deliver a consistent experience everywhere your customers do business

The path forward

Fintechs that embrace cross-border payments can help lead the future of connected commerce. Visa can help you navigate multinational issuing, with tailored support from experienced leaders on the ground in nearly every country where Visa is accepted.

Start building your global issuing capabilities today to offer faster, more consistent and cost-effective multinational payments and expense management experiences.



Ready to start your journey to multinational issuing?

Contact the Fintech Partnerships Team today, using the link below to get in touch via email.

[Contact Us](#) 