

VISA

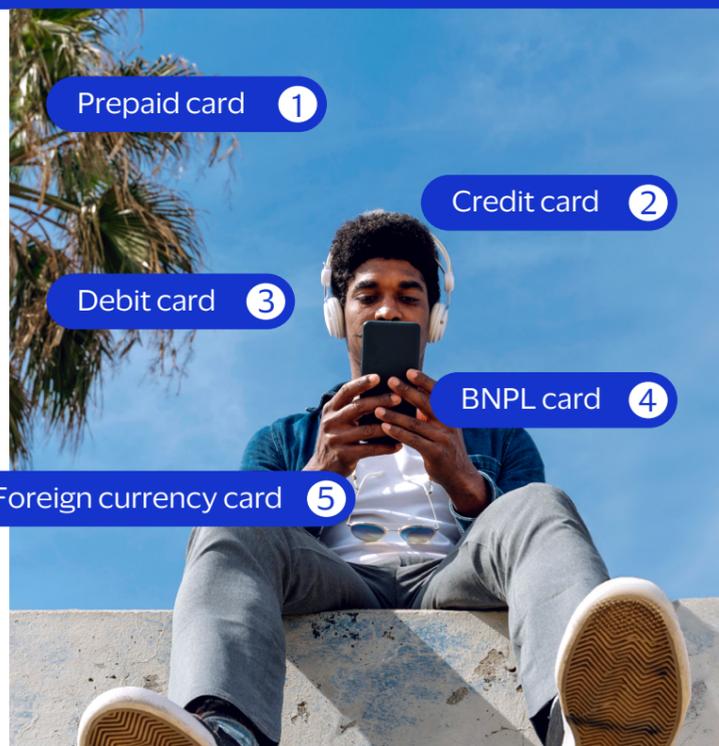
# Unlock the power of Visa Flexible Credential



Today's consumers expect flexible, seamless payment experiences

But managing multiple cards for different spending needs?

That's not just a challenge for your cardholders - it impacts you too.

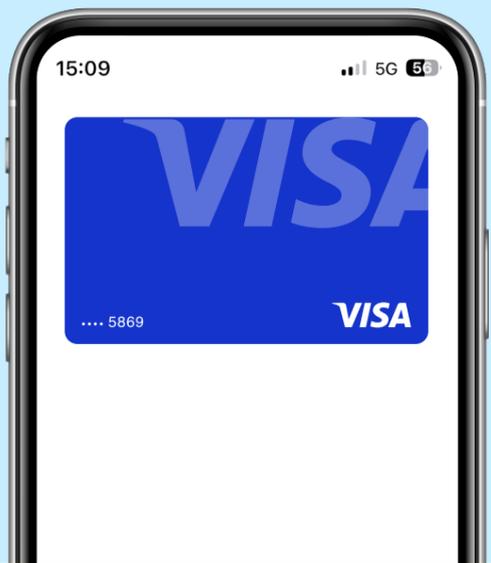
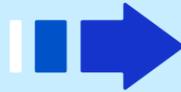
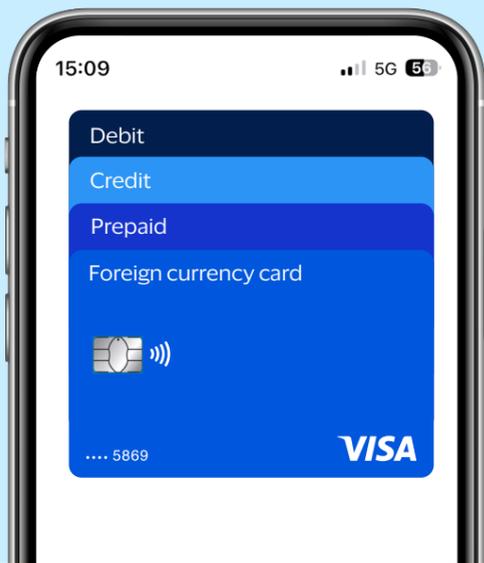


## Introducing Visa Flexible Credential (Flex)

One card. So many ways to pay.

With Flex, you can offer a single Visa credential that lets your cardholders:

- ✓ Switch effortlessly between credit, debit, BNPL, or rewards.
- ✓ Pay like a local by choosing the right currency wherever life takes them.
- ✓ Do it all within their banking app.



### Why Flex?

Less of this:

- Complexity
- Operational costs
- Friction



More of this:

- Cardholder choice
- Engagement
- Revenue growth



### It helps you unlock new potential

With no added complexity or extra integration required.

- Attract new customers
- Drive higher spending
- Strengthen loyalty
- Simplify operations

### Ready to explore Flex?

Be the first to bring the future of payments to your customers.

Visit our website

