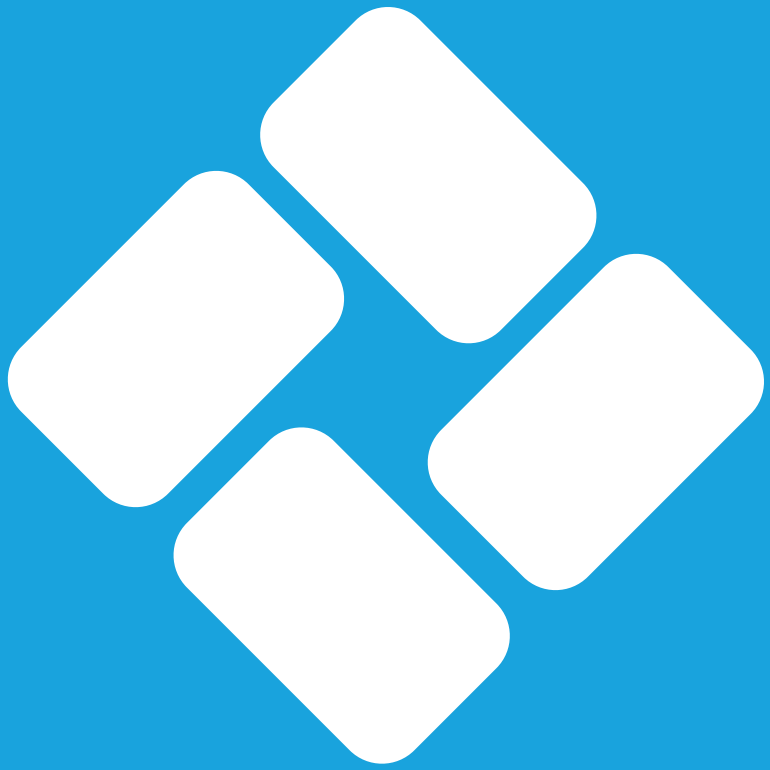
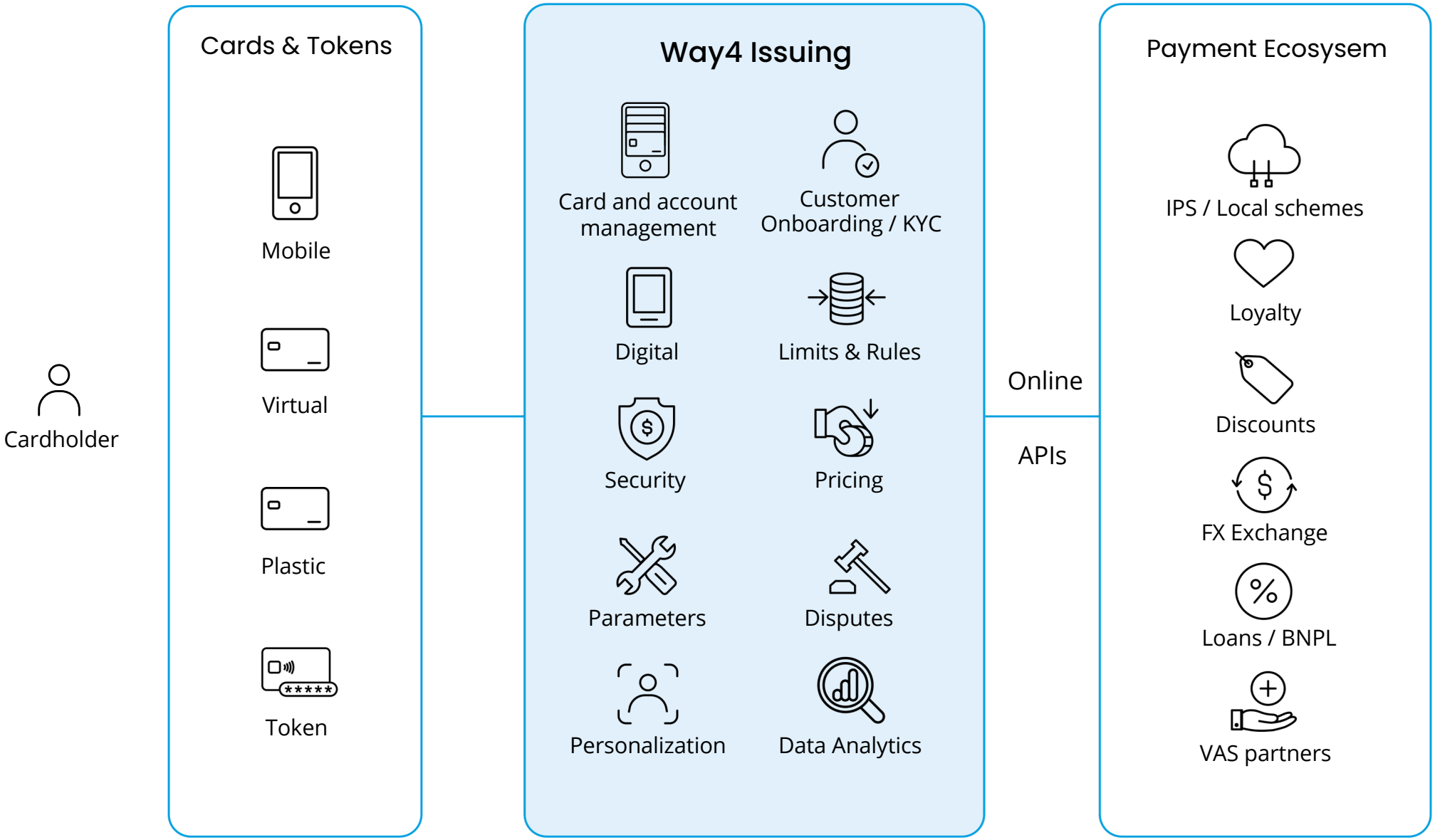
Card Issuing

Design and scale any card or account service with unmatched speed and flexibility.




Cardholder
Cards & Tokens
Mobile
Virtual
Plastic
Token
*****
Way4 Issuing
Card and account management
Customer Onboarding / KYC
Digital
Limits & Rules
Security
Pricing
Parameters
Disputes
Personalization
Data Analytics
Online
APIs
Payment Ecosysem
IPS / Local schemes
Loyalty
Discounts
FX Exchange
Loans / BNPL
VAS partners

Why Way4 Card Issuing?

A composable, innovative platform for designing, launching, and managing any card or account product service — with unmatched speed and flexibility.

Way4 Card Issuing empowers banks, processors, and fintechs to run any type of issuing business — from classic **credit** and **debit** cards to **virtual, prepaid, corporate, instalment, e-money, fleet, BNPL,** and **crypto-card products.**

Built on an open, **multi-cloud architecture,** Way4 delivers continuous innovation and scalability across any environment. It unites **digital onboarding, product setup, dynamic pricing, card personalization and authentication, real-time transaction processing, payments and transfers, fraud prevention, dispute management, accounting,** and **AI-driven analytics** for deep personalization — all within one agile ecosystem.

The platform supports **embedded** and invisible payments as well as **real-time** and **instant** payments across **card, A2A,** and **wallet** rails.

Way4 enables tokenization and mobile commerce via **QR, NFC, HCE,** and **OEM** wallets including **Apple Pay, Google Pay, Samsung Pay,** and issuer-branded "Pay" apps. It also supports next-generation innovations such as **Visa Flex Credentials, Mastercard Click to Pay,** and other advanced digital commerce standards.

Issuers can deliver **instant, secure,** and **seamless card issuance** — physical or digital — ensuring a **digital-first** customer experience.

Way4's **multi-bank, multi-currency, cross-border** architecture ensures uninterrupted operations and **high availability at scale,** with **intelligent stand-in capabilities** maintaining service continuity even under peak loads.

Certified by **Amex, Diners Club, JCB, Mastercard, Visa, and UnionPay,** and compliant with **PCI SSF / PCI DSS,** Way4 guarantees trusted performance for portfolios from thousands to hundreds of millions of cards.

Through **rich APIs,** integration with local payment schemes, and collaboration with central bank initiatives, issuers can innovate faster. For example, banks on Way4 successfully connected to a **central bank digital currency (CBDC)** infrastructure, enabling card payments in its digital currency within just nine months.

Issuers using Way4 typically achieve up to **4× faster migration** for multi-million portfolios and **go-to-market in as little as two months** with the **Way4 Issuing Start** solution.

Available **on-premise, in the cloud, SaaS, or in hybrid models,** Way4 helps institutions combine **innovation, compliance, and scalability** — turning payment modernization into measurable business growth.

Way4 Issuing **Business Models**

Banks, payment processors, and fintechs use Way4 to design, launch, and scale any issuing business model — with unmatched speed, flexibility, and personalization.

Way4 supports both traditional and next-generation, digital-first payment services.
The platform seamlessly integrates cards, accounts and A2A rails across channels, geographies, and financial institutions.



Credit, lending, and BNPL models

- BNPL, instalments, and digital lending at checkout or post-purchase.
- Microfinance, payday loans, and micropayments.
- AI-driven payment models that adapt limits, pricing, and offers in real time.



Business, corporate, and fleet solutions

- Business cards for SMEs, entrepreneurs, and gig workers.
- Corporate and fleet programs with real-time spend control and analysis of purchased goods (level-3 data).
- Fleet and mobility cards supporting cross-border operations and multi-service payments (fuel, EV charging, tolls, and parking).



Credit, lending, and BNPL models

- Prepaid, e-money, and gift payment tools — shareable among family or friends.
- Revolving and charge cards with dynamic limits and fees based on customer activity.
- Digital and one-time cards for mobile, e-commerce, and subscription payments.
- Multi-currency cards with online FX exchange for travelers, cross-border buyers, and global savers.
- Combo rule-based cards for unified, multi-credential digital experiences..

Way4 Issuing **Business Models**



Next-generation and embedded payments

- A2A and wallet instant payments, embedded and invisible payments, and IoT-based transactions.
- Crypto-card and CBDC issuing for new digital currency ecosystems.
- Cards-as-a-Service for banks, fintechs, and merchants — with instant launch and full compliance.
- Cloud-based card programs for neobanks and fintechs, enabling super-fast customer onboarding.
- Open banking integrations connecting cards, accounts, and wallets within super-apps and digital ecosystems.



Remittances and recurring payments

- Domestic and cross-border transfers between cards, accounts, and wallets.
- Online, recurring, and scheduled payments from cards and accounts.