

# Moving crypto to Main Street.

How a leading crypto app launched their own Visa card program.



With hundreds of millions of users worldwide<sup>1</sup>, crypto is shaping the future of commerce. And Crypto.com is one of the companies leading the way.

Founded in 2016, Crypto.com is now the world's fastest growing crypto app<sup>2</sup>—helping more than 10 million customers securely buy, sell, store, send and track their crypto assets.<sup>3</sup> However, back in 2016-2017, there was one capability the company didn't offer: a way for users to easily spend from their crypto wallet balance on a daily basis.

That's when Crypto.com reached out to Visa.

## Connecting cards and crypto.

By leveraging Visa's crypto innovation and global scale, Crypto.com quickly launched a card program in Singapore in 2018—then rolled it out to additional markets to deliver a world of valuable benefits.

### Simplified Spending

Instead of converting their crypto assets to fiat, sending those to their bank, and then spending from that account, customers now simply use their Crypto.com Visa card at 70+ million sellers worldwide.<sup>4</sup>

### Rewards and More

In addition to simplified spending, Crypto.com is able to provide their customers with cryptocurrency rewards on every card purchase. Plus, cardholders get fee-free international transactions in 90 digital currencies, as well as fiat.<sup>5</sup>

### Expanded Payment Options

Through Visa Direct, a fast or real-time<sup>6</sup> payment capability, Crypto.com cardholders can now easily send U.S. dollars to each other, in addition to making existing crypto transfers.

### Streamlined Settlement<sup>7</sup>

Crypto.com and Visa are in the pilot stage of digital currency settlement using USD Coin. By settling natively with Visa in a digital currency over a public blockchain, Crypto.com's daily settlement process will be faster, easier and more cost-effective than converting from digital currency to fiat for settlement.

[1] Crypto.com: Measuring Global Crypto Users, July 2021

[2] Crypto.com is in the top ten most downloaded iOS and Android apps over the previous three months ending June as of June 18, 2021

[3] Crypto.com blog: Crypto.com Crosses 10 Million User Milestone, February 24, 2021

[4] Data provided to Visa by acquiring institutions and other third parties

[5] Crypto.com app. See Settings, in the Fees & Limits section

[6] Actual fund availability varies by receiving financial institution, receiving account type, region, and whether transaction is domestic or cross border.

[7] Solution in pilot mode



## Ramping up, reaching out.

Thanks to being a Visa Principal Member and Global Alliance Partner, Crypto.com has rapidly created a growing crypto-linked Visa card program. In fact, the distinctive Crypto.com metal card is already in use in the U.S., Canada, and 31 other countries throughout Europe and the Asia-Pacific region. The company also issues a virtual card in the U.S and Europe that lets users make instant online or digital wallet purchases upon approval.

But whether physically or virtually, Crypto.com users can now easily deposit crypto and fiat funds, invest, earn high yields, send money to others, and make everyday purchases. All without leaving the Crypto.com platform.

## Taking the next leap forward.

Crypto.com is already planning to scale their card offering to reach new markets and attract a new generation of customers. While Visa continues to innovate and develop new solutions that make it easier for crypto platforms to expand their offerings—and help crypto realize its unlimited potential.



“ Visa has been a great partner for many years. Together, we built one of the largest crypto card programs globally. We look forward to bringing new crypto-friendly payment innovations to market together with Visa, accelerating growth and adoption worldwide. ”

Kris Marszalek, CEO and Co founder at Crypto.com

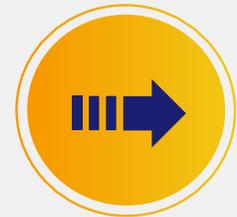
### Visa Solutions for Crypto Platforms

Purpose-built solutions and capabilities that help crypto platforms scale.



#### Visa Fintech Fast Track

A program that enables fast, easy issuance of Visa credentials accepted at 70M+ sellers worldwide.



#### Digital Currency Settlement

Visa is currently piloting native settlement in digital currency (starting with USD coin) to simplify treasury operations.



To learn how Visa Crypto Solutions can work for you, contact your Visa account executive or visit [visa.com/crypto](https://visa.com/crypto)

**VISA**