

Dock delivers.

How one Visa Ready partner powered fintech success.



Visa Ready. At the ready for fintechs.

Today's fintechs are rapidly transforming the world's payment landscape. But for all their innovation, many still struggle to rapidly deploy and scale their solutions, especially when faced with complex local regulations and regional networks.

To help, Visa has created the Visa Ready program—which includes a global network of certified partners that can help fintechs quickly and efficiently stand up payment solutions for their end clients—thus accelerating time-to-market and fueling business growth.

A big opportunity with a big challenge.

A global fintech leader was recently tasked by an on-demand grocery delivery service to help them issue secure, pre-loaded credit cards. The cards would be used by the service's Brazilian couriers to make in-store purchases and fulfill customers' orders.

Unfortunately, this fintech had no experience working within the Brazilian payment and regulatory ecosystem, which is highly regulated by the Brazilian Central Bank. That's when the fintech reached out to Dock—an in-market Visa Ready partner—for help.

Dock provides an open approach.

Dock is an innovative technology company that gives its fintech clients the ability to easily create, operate and offer modern, digital banking experiences. They're also the first Visa Ready-certified BIN sponsor in Brazil, having met a number of key operational and technical criteria such as:



Digital-first focus



KYC/eKYC frameworks



Operational excellence



Regional compliance knowledge

Dock leveraged their API-based Open Banking platform to help their fintech client confidently launch a highly relevant payment solution with a fast time to market, quicker implementation, and streamlined contracting.

Finding the right partner



Fintech

Fintech sought an enabler to help with digital issuance.



Visa Ready Partners are certified to support fintech use cases.

Visa Ready BIN Sponsor



Fintech opted to partner with Dock, the first Visa Ready BIN Sponsor in Brazil.



Dock rapidly developed a card issuance solution allowing the fintech to launch in Brazil.



A thriving program, a bright outlook.

Thanks to the expertise of Dock, the new cards were up and running in just 13 days. Since that time the program has rapidly grown through widespread adoption and usage.¹



11.5k

active cards



\$22M

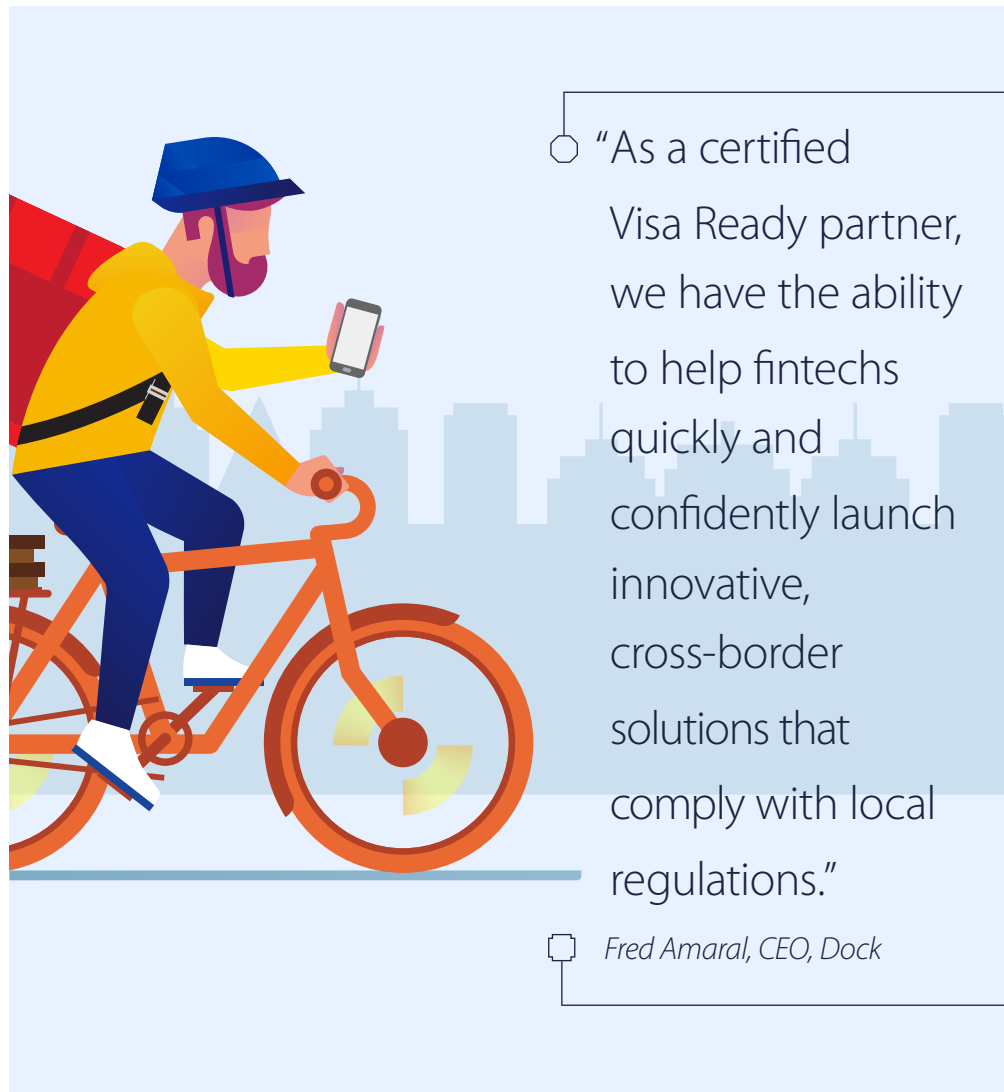
USD total volume transacted



553k

total transactions

Since entering the Brazilian market at scale, Dock's fintech client can now plan for additional expansion with a proven Visa Ready partner at their side.



“As a certified Visa Ready partner, we have the ability to help fintechs quickly and confidently launch innovative, cross-border solutions that comply with local regulations.”

Fred Amaral, CEO, Dock

Why Visa Ready for Fintech.

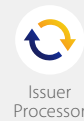
Every Visa Ready partner is vetted to ensure they deliver digital-first issuance, rapid implementation and expansion across borders, a strong focus on user experience, and full-scale API integration.

Visa Ready partners also provide rapid access to Visa's certified infrastructure—giving fintechs the confidence that their payment flows meet local regulations, as well as Visa's global security and functional standards.

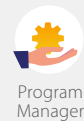
Visa Ready Fintech Enablement at a glance.

25+
partners

4
program
pillars



Issuer Processor



Program Manager



VAS Provider



BIN Sponsor

100+
countries

To find a Visa Ready partner that can help you scale your business and create new revenue streams, contact your Account Executive or visit partner.visa.com

VISA

[1] Dock Data Team, June-December 2020.