



## **Younited S.A. and Visa announce Partnership in Card Issuing and Innovation**

**Paris, 22 April 2026** – Younited Financial S.A. (Euronext: YOUNI) today announces a milestone in its collaboration with Visa, a world leader in digital payments, as Younited S.A. (“Younited”) accelerates its development of innovations and card issuing capabilities.

Younited has decided to pursue becoming a Visa Principal Member. The membership will be subject to and conditional on its satisfactory completion of Visa’s normal onboarding and due diligence processes.

As part of this collaboration, and subject to the approval of its request for an update of its programme of operations by regulators, Younited will be able to issue international Visa cards, initially launching in France, with the potential to extend the offering to other markets where Younited operates, including Italy, Spain and Portugal.

This step supports Younited’s strategy of progressively integrating selected everyday banking capabilities – including current accounts, payment cards and savings solutions – into its platform. These capabilities will complement the Group’s credit activities by strengthening customer relationships, supporting deposit gathering and improving the long-term economics of the lending platform.

This Partnership also complements Younited’s broader ecosystem strategy, including the recent acquisition of Helios. Together, these initiatives aim to expand Younited’s ability to provide customers with a seamless combination of credit, payments and everyday banking services.

### **Charles Egly, Group CEO and co-founder of Younited, commented:**

*“Our collaboration with Visa marks an important step in Younited’s banking journey. By leveraging Visa’s global network and technology platform, it will enable us to issue international Visa cards and explore new innovative opportunities.”*

### **Florence Mélique, Senior Vice President Group and Regional Managing Director, Visa Europe added:**

*“Younited’s decision to work with Visa marks an important step in its growth and underlines the strength and relevance of our network across Europe. Access to Visa’s capabilities and technology will support Younited as it scales its card offering, helping to deliver trusted, secure and convenient payment experiences for consumers, while continuing to innovate in a fast-evolving payments landscape.”*

### **About Younited**

Younited is a leading instant credit provider in Europe, offering simple, transparent and responsible financing solutions. Leveraging cutting-edge technology and data analytics, Younited enables consumers to access credit seamlessly – whether online, in-store, through merchants, or via banking partners. The company provides instant consumer loans through a fully digital platform designed to deliver a fast, reliable and user-friendly experience. Younited operates in four European countries



(France, Italy, Spain and Portugal) and is an ECB-licensed credit institution under the supervision of the French financial supervisory authority (ACPR).

For more information, visit [www.younited.com](http://www.younited.com).

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