

Visa Cloud Connect

Helping a visionary Fintech exponentially scale via the cloud



Moving to Visa Cloud Connect helped us achieve our goals: scaling our platform with security and reliability, launching quickly in new regions, and integrating with local schemes more easily and with fewer people.

Mihir Khatwani
Principal Engineer



Advancing borderless money movement

London-based, fintech Wise is on a mission to make borderless money movement easy. Beginning as a low-cost international money transfer service in 2011, Wise seeks to simplify global banking across an ever-growing network of 150 countries today. Millions of customers hold balances with Wise in over 40 currencies and use Wise debit cards to shop and spend abroad.

A growth challenge

To support its expanding payment processing needs, Wise initially relied on third-party processors to connect to VisaNet and for back-office services. This forced Wise to maintain its own costly data centers and onsite hardware.

With aggressive plans for new market expansion, Wise found its model difficult to scale, sustain, and implement quickly. Each new market required time-consuming, complex, third-party onboarding and the establishment of a physical presence. This approach lacked the flexibility to control deployment timelines or accelerate expansion.

Rapid expansion required a new approach. Visa was able to provide the capability to scale and expand as needed via Visa Cloud Connect.





Driving immediate benefits

Faster time to market

Connecting directly to VisaNet via the cloud helped Wise exponentially accelerate market expansion by removing the complexity of establishing new vendors and physical locations in new markets.

Higher reliability

Prior to implementing a direct connection through Visa Cloud Connect, uptime was about 98% for Wise, but varied by region. With Visa Cloud Connect, uptime has consistently been nearly 100% (99.99%)*, dramatically elevating the customer experience.

More innovation

Transitioning to the cloud allowed Wise's engineers to iterate quickly and deploy new product features faster. With less time and money dedicated to supporting physical infrastructure, Wise was able to focus on growth and other strategic development efforts.

Cost reduction

Wise's move to the cloud resulted in significant cost reductions and freed up resources to invest in other priorities. Because their cloud provider's data centers are already PCI compliant, Wise was able to redirect time, money, and personnel from PCI compliance and auditing to expanding its global footprint.

How Wise migrated to the cloud

Visa Cloud Connect enables clients with cloud-based host systems to access VisaNet directly without requiring a third-party connection or any onsite Visa hardware. Using Wise's existing cloud provider, Visa Cloud Connect facilitated Wise's launch in multiple markets without the need to build out or maintain data centers.

See how Cloud Connect can support your business.

[Contact us](#) to learn more.



The most important thing for our debit card customers is that when they tap their card, it works! Visa Cloud Connect has made a massive difference to our reliability and authorizations. It is unmatched.

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Transforming money movement today and tomorrow

Millions of consumers and businesses trust Wise to access money abroad or move money across borders.

With Visa Cloud Connect, Wise is bringing these services to more customers around the world as it expands into new markets.