



Enabling Mindful Spending: DeCard by DCS and Visa Offers Secure, Frictionless, Real-World Utility — Micro Credit Card Fueled by Fiat or Digital Assets

Through its dual access to TradFi and Web3 and high-limit flexibility, DeCard gives consumers and businesses smarter ways to tap into what they have while managing their cashflow



DCS and Visa launch DeCard Visa card — a micro credit card that supports both fiat and digital asset top-ups.

From left: George Jiang, Chief Product Officer, DCS; Dr. Cyrus Tong, Chief Compliance Officer, DCS; Lionel Lee, MD, Consumer Cards, DCS; Nischint Sanghavi, Head of Digital Currencies, Visa Asia Pacific; Adeline Kim, Visa Country Manager, Singapore & Brunei; Cheng Haoran, Chief Operating Officer, DCS; Elsa Qiu, Chief Commercial Officer, DCS; Dayna Leng, Chief Marketing Officer, DCS; Kerri Teo, Visa, Head of Sellers & Fintechs, Singapore & Brunei.

Singapore, May 15, 2025 – [DCS Card Centre](#), a leading transformative financial institution that pioneered cashless payments as Diners Club Singapore, and [Visa](#) (NYSE: V), a global



leader in digital payments, have jointly launched **DeCard** Visa card — a regulated micro credit card with a flexible and high limit, allowing users to top up via fiat or, alternatively, with digital assets. Designed to empower individuals to spend only what they already own, without taking on unnecessary financial risk, DeCard Visa card is a next-generation card that delivers flexibility, control, and transparency across both traditional and digital funding sources, all within a seamless and secure experience.

Meeting the Demands of Digital Growth and Informed Spending

In 2024, **26% of Singapore residents owned digital assets** — up from 24.4% the year before — with over half having used them for payments and 67% planning to increase usage. At the same time, contactless credit, debit, and prepaid cards remain the **most preferred payment method among Singaporeans at 34%**, with the **prepaid segment projected to reach over US\$13 billion by 2028** — reflecting a strong consumer shift toward accessible, controlled spending options.

DeCard addresses both trends by offering a spend-what-you-have-model that helps users unlock their fiat or digital assets for everyday use without the burden of overspending. It provides an accessible and frictionless way for users to tap into existing value — without promoting new digital asset adoption.

Unlike traditional credit or debit cards, DeCard Visa card operates on a top-up model, where users fund the card through SGD transfers, with the option of using digital assets for those already active in the Web3 community.

DeCard Visa card allows these Web3 users to seamlessly convert USDT and USDC into fiat currency for local and global spending through MAS-licensed Digital Payment Token (DPT) service providers. These partners handle all token-to-fiat conversions in full alignment with Singapore's Payment Services Act for digital assets. Leveraging on Visa's extensive merchant network, DeCard holders can spend digital assets at **over 150 million merchant** locations worldwide. The process ensures secure, transparent transactions while adhering to local licensing standards and the MAS' guidelines on responsible innovation, operating within Singapore's financial framework.

With over 50 years of banking heritage, DCS is a MAS-regulated card issuer under the Banking Act and the pioneer of cashless payments in Singapore as Diners Club Singapore. DCS adheres to stringent banking standards and ensures bank-grade security, applying the same regulatory-first commitment when bridging Web2 and Web3 ecosystems — prioritising governance while enabling evolving digital behavior. The DeCard Visa card is part of DCS's broader strategy to drive secure, transparent efficiency and real-world digital utility for both traditional and Web3-aligned users.

“At DCS, we believe users should have more clarity and control over their spending — not less,” said **Elsa Qiu, Chief Commercial Officer at DCS Card Centre**. “By enabling top-ups through fiat or digital assets, we’re allowing both mainstream and Web3-savvy users to manage their money on their own terms — all within Singapore’s trusted regulatory



framework. Our partnership with Visa strengthens this commitment by combining global acceptance with secure, compliant innovation.”

“We are proud to partner with DCS to launch a credit card in Singapore, that bridges traditional finance with digital assets. This innovation enables consumers to convert their stablecoins to fiat for their transactions, allowing seamless payments at any Visa-accepting merchant worldwide. This card programme represents a significant step towards an integrated financial ecosystem where stablecoins can be used for everyday commerce, giving consumers more options in how they access and use their digital assets, while maintaining the security and convenience that Visa can provide,” said **Nischint Sanghavi, Head of Digital Currencies – Asia Pacific.**

Key highlights of DeCard Visa card include

Real-World Ready Funding Options

- Top-up via SGD transfers or select digital assets (via licensed partners)
- High flexible spending and top-up limit

Cost Effective Digital Asset Management

- Competitive single conversion cost from digital assets to SGD, eliminating additional FX fees for local spending
- Over 50% savings on FX transaction fees compared to typical industry rates*
- No annual fees
- ATM withdrawal fee capped at SGD5 or 1% (whichever is higher)
- Cash withdrawals are available at ATMs worldwide (except Singapore)

Digital Wallet Ready

- Compatible with Google Pay and Apple Pay

Safe and Trusted

- Issued by DCS, a MAS-regulated financial institution under the Banking Act

**The calculation is based on a foreign transaction fee rate of 3.25%, which applies to the majority of credit cards in Singapore.*

<https://www.moneysmart.sg/credit-cards/overseas-spending>



The DeCard Visa card is foundational to reshaping and modernizing the incumbent payments landscape, starting with Singapore and a vision to scale internationally. Through this card product, DCS is committed to providing secure, flexible, and future-ready payment solutions, paving the way to bridge traditional finance and digital assets with everyday spending globally.

For more information about DeCard, visit: <https://thedecard.com/dcscce/en>.

About DCS Card Centre

DCS Card Centre, a subsidiary of DCS Fintech Holdings, is a leading transformative financial institution, rapidly advancing its fintech capabilities. We envision a world where users everywhere can easily and confidently access funds and assets to meet their daily needs and life moments, while embracing a responsible digital lifestyle. Our mission is to reinvent the global financial infrastructure, making payments inclusive and ubiquitous for everyone.

With over 50 years of banking heritage, DCS is a MAS-regulated card issuer operating under the Banking Act and the pioneer of cashless payments in Singapore as Diners Club Singapore. Building on a regulatory-first foundation, we are setting new standards in digital commerce, including bridging traditional (TradFi) and Web3 ecosystems. DCS is uniquely positioned to deliver innovative, secure, and trusted borderless digital payment solutions through a safe, compliant, scalable, and interconnected financial platform for consumers and businesses alike.

Learn more at www.dcscce.com

About Visa

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement.

Learn more at www.visa.com.sg

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