



## Stripe and Visa to Power Fold's New Bitcoin Rewards Credit Card

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### Collaboration combines bitcoin rewards with Stripe's global issuing infrastructure and Visa's scale and security

PHOENIX, Sept. 23, 2025 (GLOBE NEWSWIRE) -- [Fold Holdings, Inc.](#) (NASDAQ: FLD) ("Fold" or the "Company"), a bitcoin financial services company making it easy for individuals and businesses to earn, save, and spend bitcoin through everyday financial tools, today announced it has selected [Stripe](#), the programmable financial services company, to power the upcoming launch of the [Fold Bitcoin Credit Card](#)™, a bitcoin-only rewards product designed to turn everyday spending into a direct path to bitcoin ownership. The card enables users to accumulate bitcoin with every purchase, offering a simple and consistent way to build long-term wealth.

Issued on the Visa network and powered by Stripe Issuing, the Fold Bitcoin Rewards Credit Card delivers up to 3.5% back on every purchase, with no categories and no deposit requirements. Cardholders earn an unlimited 2% back instantly, plus up to 1.5% back when they pay off purchases using their Fold Checking Account with qualified activity. In addition, cardholders can earn up to 10% back with top brands in the Fold rewards network, including Amazon, Target, Home Depot, Lowe's, Uber/Uber Eats, Starbucks, DoorDash, Best Buy, and hundreds more. Fold's reward system is designed to be simple and transparent, offering bitcoin-only rewards without the complexity of tokens, staking tiers, or exchange lock-ins.

"Our credit card offers clear and compelling value and makes bitcoin easily accessible to everyone," said Will Reeves, Chairman, CEO and Founder of Fold. "There are no categories to manage, no tokens to stake, no exchange account or balance requirements; just real bitcoin, earned automatically with every purchase. It's simple enough for someone new to bitcoin, but built with the transparency and control early adopters expect. This is the kind of financial tool we've always believed bitcoin could power, and with Stripe's infrastructure and Visa's global reach, we can finally deliver it at scale."

Fold's integration with Stripe Issuing marks a key milestone in Fold's product development and reflects growing demand for digital asset integration in consumer financial tools. With Stripe's infrastructure in place, Fold is positioned to bring the Fold Bitcoin Credit Card™ to market with the reach and reliability users expect.

"We are excited that Fold chose Stripe Issuing," said Sateesh Kumar Srinivasan, Head of Money Management Product at Stripe. "Our new consumer Issuing product is designed exactly for this purpose: to power customers like Fold that want to introduce new products to the market without the complexities of managing their own program."

"Fold's bitcoin rewards, paired with Visa's scale and security, gives consumers a safe, simple way to earn bitcoin as they shop," said Cuy Sheffield, Head of Crypto at Visa. "With the Fold Bitcoin Credit Card, cardholders can earn bitcoin anywhere Visa is accepted."

Fold offers products across Banking, Custody & Exchange, and Credit & Loans, including its [Fold Bitcoin Debit Card](#)™, Bitcoin exchange, and [Fold Bitcoin Gift Card](#)™. To date, Fold has processed over \$3.1 billion in transaction volume and distributed more than \$83 million in bitcoin rewards. The Fold Bitcoin Credit Card will extend this ecosystem, delivering pure Bitcoin on every purchase.

#### About Fold

Fold (NASDAQ: FLD) is the first publicly traded bitcoin financial services company, making it easy for individuals and businesses to earn, save, and use bitcoin. With nearly 1,500 BTC in its treasury, Fold is at the forefront of integrating bitcoin into everyday financial experiences. Through innovative products like the Fold App, Fold Credit Card™, Fold Bitcoin Gift Card™, and Fold Debit Card™, the company is building the bridge between traditional finance and the bitcoin-powered future.

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