Immediate Release:

Visa, AU Small Finance Bank, and CheQ showcase next-generation India's first credit card experiences at Global Fintech Fest (GFF) 2026

Mumbai, 9 September 2026: Visa, a global leader in digital payments, AU Small Finance Bank (AU SFB), India's largest Small Finance Bank and on track to become a Universal Bank, and CheQ, one of India's leading credit-management platforms, today spotlighted the **CheQ AU Credit Card, India's first LED-enabled credit card**, at Global Fintech Fest 2026, highlighting how collaboration across banking, payments and fintech is driving the next generation of consumer credit experiences in India.

At the Visa Pavilion, leaders from the three organizations shared perspectives on evolving customer expectations, the rise of contactless payments and the growing role of innovation in making credit cards more rewarding, intuitive and engaging for today's digital-first consumers.

Developed through the combined strengths of AU SFB, Visa and CheQ, the CheQ AU Credit Card brings together trusted banking capabilities, global payments technology and deep consumer insights. The card features a first-of-its-kind LED activation that lights up during contactless transactions, transforming an everyday tap into a distinctive payment experience while encouraging wider adoption of tap-and-pay payments.

Key Features & Benefits

• 12% Reward Points across leading brands including Amazon, Flipkart, Zomato, BigBasket and Apple, as well as on utility payments and CheQ Travel

• 5% Reward Points across 10,000+ brands

• 1% Reward Points on all other eligible spends

• Seamless redemption through the CheQ app for travel bookings and gift cards, where 2 Reward Points = ₹1

• Lifetime-free card

The partnership reflects a shared vision between Visa, AU SFB and CheQ to combine banking, payments innovation and consumer technology to deliver differentiated experiences and meaningful value for customers in India's rapidly evolving digital payments ecosystem.

Rishi Chhabra, Country Manager, India, Visa*, said,* “*At Visa, our focus has always been on embedding ourselves meaningfully into the life journeys of consumers by enabling payment experiences that are seamless, trusted and intuitive. Our partnership with AU Small Finance Bank and CheQ reflects this commitment, bringing together Visa's global network and technology with strong consumer insight to make everyday payments more rewarding, engaging, and secure. Innovations like the CheQ AU Credit Card reinforce our ambition to make Visa the best way to pay and be paid.”*

Yogesh Jain, Deputy CEO, AU Small Finance Bank, said, "*India's digital payments revolution has made transactions faster, simpler and more accessible than ever before, supported by the strong foundation created by the Government and NPCI. As payment habits continue to evolve, customers are increasingly looking for products that combine everyday value with engaging experiences. Through our partnership with Visa and CheQ, we are introducing a credit card proposition that offers meaningful rewards while bringing a unique touch to everyday spending through India's first LED-enabled credit card. We are pleased to unveil this offering at Global Fintech Fest, a platform that celebrates the innovations shaping the future of financial services."*

Aditya Soni, Founder and CEO, CheQ, said, *"At CheQ, we understand credit-card users across their entire credit journey. Together with AU Small Finance Bank and Visa, we have created a card that makes everyday spending more rewarding while transforming every contactless payment into an experience. With the CheQ AU Credit Card, every tap is designed to stand out."*

About AU Small Finance Bank

AU Small Finance Bank Limited (AU SFB) is a Scheduled Commercial Bank and has established itself as India's largest Small Finance Bank since commencing its banking operations in April 2017. Founded in 1996 by Mr. Sanjay Agarwal, a first-generation entrepreneur, AU is entering its 10th year as a Bank, guided by a deep rooted "Dharma" of customer centric service. AU SFB's wide network of 2,920 banking touchpoints across 21 States and 4 Union Territories enables service to more than 1.2 crore customers, powered by a workforce of 58,400+ employees. As on 30th June 2026, Bank had shareholders' funds of ₹20,885 cr, deposit base of ₹1,57,727 cr, total loan portfolio of ₹1,44,250 cr and a balance sheet size of ₹1.9 Lac cr+. AU SFB is listed on NSE and BSE. Its fixed deposits are rated AA+/Stable by CRISIL Ratings, while its long term/subordinated debt/Tier II Bonds are rated AA/Stable by CRISIL, CARE and ICRA Ratings. Its short-term rating is A1+ by CRISIL, CARE and India Ratings.

For more details, visit: www.au.bank.in | LinkedIn | Facebook | X | Instagram

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