Banqup and Visa enter strategic partnership to deliver integrated e-invoicing and e-payment solutions

La Hulpe, Belgium – Feb 18, 2026 – **Banqup SA (Euronext: BANQ), the leading European platform for business administration, e-invoicing, and payment automation, announces a landmark strategic partnership with Visa (NYSE: V), a global leader in digital payments, specifically within its Visa Direct and Visa Commercial Solutions businesses.**

This collaboration is driven by the rapid introduction of e-invoicing regulations across Europe, which require businesses to digitise and standardise invoice issuance, exchange and reporting, increasing the need for integrated payment solutions such as Visa Direct and virtual commercial card credentials. As a principal issuing member, Banqup will leverage Visa's global network to deliver virtual commercial cards that allow SMEs to optimise cash flow by extending payment terms while ensuring suppliers get paid immediately.

By embedding Visa's innovative payment capabilities directly into the Banqup platform, the solution allows customers to comply seamlessly with new e-invoicing and tax regulations while benefiting from Visa's world-class payment capabilities, such as the ability to pay invoices with cards, while driving digitisation, reducing costs, and improving business insight. Visa will also support Banqup's go-to-market strategy through strategic guidance and joint marketing initiatives to ensure successful adoption.

"*In a market driven by regulation and speed, this partnership allows us to leapfrog the competition," said* **Arthur Paijens, CEO of Banqup SA, the payment company within Banqup Group SA**. *"Working with Visa's scale and global network enables us to offer the most technologically advanced and cost-effective money movement tools available. This empowers our customers to manage the complexities of e-reporting and cross-border P2P transactions with complete confidence.*"

This collaboration addresses a profound market need: transforming complex European e-invoicing regulations and administrative tasks into simple, automated workflows. The central goal is to free small and medium-sized businesses (SMEs) from administrative burdens, allowing them to focus entirely on growing their business. By streamlining complex requirements like real-time e-reporting, the partnership ensures increasing regulation is a foundation for better business insight and cash flow clarity, not a complexity.

"The future of e-invoicing and payments is seamless, compliant, and integrated," added **Nicolas de Beco, CEO of Banqup Group.** *"By deepening our relationship with Visa, we are embedding global payment capabilities into our platform. This powerful validation of our pure-play SaaS strategy positions Banqup as the essential financial operating system for businesses navigating the new era of e-invoicing mandates.*"

"*By 2028, mandatory e-invoicing and near real-time digital reporting will be in force across most European economies as part of the VAT in the Digital Age reforms*[1]*, directly impacting more than 26 million SMEs across the European Union*[2]*",* said **Florence Mélique, Senior Vice President Group Visa and Managing director for the France, Belgium, and Luxembourg region**. *"This is not just a compliance shift, it is a fundamental change on how money and data must move together. Through our partnership with Banqup, Visa is embedding secure commercial payment capabilities directly into compliant invoicing and order-to-cash workflows, helping businesses reduce administrative friction, improve cash-flow visibility, and operate with confidence as regulation accelerates."*

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About Banqup Group SA

Banqup is a leading digital platform that simplifies business transactions for companies of all sizes. From e-invoicing and payments to identity verification and data integration, Banqup provides a unified solution to manage financial and administrative workflows. Trusted by businesses across Europe, Banqup enables seamless compliance, secure connectivity, and efficient collaboration between customers, suppliers, and financial institutions. To learn more about Banqup Group and our solutions, please visit our website: **Banqup Group**

About Visa

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, sellers, 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 Visa.com.

[1] European Commission – *Adoption of the VAT in the Digital Age package (11 March 2025)*
https://taxation-customs.ec.europa.eu/news/adoption-vat-digital-age-package-2025-03-11_en (taxation-customs.ec.europa.eu

[2] European Commission – *Annual Report on European SMEs 2024/2025*
https://single-market-economy.ec.europa.eu/smes/sme-strategy-and-sme-friendly-business-conditions/sme-performance-review_en (single-market-economy.ec.europa.eu