

Enfuce Guide

Employee benefits: Powering engagement with payments.

A practical guide to building
flexible benefits that strengthen
the employee experience.

enfuce

Why employee benefits matter more than ever.

Employee benefits have always helped companies attract and retain talent, but the landscape has shifted. Across Europe, the market is moving from paper-based, fragmented systems toward digital-first platforms operated by specialised employee-benefit providers.

These providers play a critical role for employers who want to offer flexible, personalised benefits without administrative burden. And to meet rising expectations, providers need payments infrastructure that can deliver speed, compliance and seamless user experiences.

Employees now expect benefits that fit their lifestyle and work across daily use cases such as meals, commuting or wellbeing services. They also expect the ease of cards and digital wallets, which are already the preferred payment method across Europe.

For benefit providers, this creates a powerful opportunity, but also a technical challenge. They must support multiple benefit categories, ensure tax and regulatory compliance, onboard customers quickly and deliver a smooth user experience at scale.

This is where Enfuce comes in.

We provide the issuing, processing and compliance foundation that enables benefit providers to build flexible, payment-powered products for their employer customers and the employees who use them.

60%

Employees who feel genuinely cared for, including through thoughtful benefits, are 60% more likely to stay with their employer.



The challenges with traditional benefits models

Benefit providers know better than anyone that traditional systems are difficult to scale. Many still rely on separate vouchers, closed-loop cards or regional solutions that require custom integrations and create friction for both employers and employees.

Common challenges for providers include:



Managing multiple partners and legacy systems.



Maintaining tax and regulatory compliance across markets.



Slow onboarding of new employer clients.



Lack of real-time transparency and reporting.



Complex reconciliation and settlement processes.

These challenges trickle down to employers, who face high administrative overhead, and employees, who experience limited acceptance networks and rigid, outdated user journeys.

By replacing fragmented models with a unified, payment-powered infrastructure, benefit providers can launch more flexible programmes, expand across borders and deliver a seamless experience to employer customers.





Enfuce enables this shift

We help benefit providers consolidate multiple benefit types into one scalable solution with automated compliance, instant issuance and real-time controls.

A new model: benefits powered by payments

The next generation of employee benefits will be driven by benefit providers who combine digital experiences with strong payments infrastructure. Instead of relying on rigid voucher systems or fragmented card setups, providers can now build flexible, multi-category solutions on top of Enfuce's issuing and processing platform.

How Enfuce enables this model:

-  One card supporting multiple benefit categories.
-  Real-time spend controls and tax-compliant rules.
-  Wallet integration for seamless user experiences.
-  Scalable API-first architecture for rapid expansion.

With Enfuce, benefit providers can give employer customers the ability to allocate funds dynamically, monitor usage in real time and stay compliant across markets. Employees get a simple, intuitive payment experience that adapts to their everyday needs.

This provider-first model transforms benefits from a technical challenge into a scalable product opportunity, helping providers win new markets and deliver superior experiences.

Enfuce already powers this model for innovative partners like **Swile**, proving how payment technology can deliver scalable, user-friendly benefits that adapt to evolving needs.



Multi-PAN functionality: one card, many benefits

One of the key innovations defining smarter benefits programmes is **Multi-PAN functionality** and Enfuce has made it a reality at scale.

In the past, employees carried separate cards for each benefit, one for meals, one for transport, another for wellness. This created confusion for users and complexity for employers. With Enfuce's **Multi-PAN technology**, that friction disappears.

How it works



Each benefit category (meals, mobility, wellness) is assigned a unique Primary Account Number (PAN).



With Multi-PAN, a single physical card contains several applications, each with its own dedicated PAN. When paying, the cardholder simply selects the appropriate application at the terminal, such as meals, mobility or wellness. The PAN for that application is then used for the transaction, and the payment is automatically routed to the matching ledger.



Employers stay compliant, employees enjoy smooth payments and no manual routing is needed.

Multi-PAN isn't a theoretical feature, it's live across Europe and Brazil with **Enfuce's partner Swile**, serving millions of users. It has become the new benchmark for simplicity, compliance and scalability in employee benefits.

The impact



One card replaces many, simplifying life for employees.



Each application has its own balance, making it easy to manage and follow spending.



Reporting is unified, giving HR and finance complete visibility.

Case study: Swile's journey to seamless benefits with Enfuce

Swile, a French fintech, set out to evolve employee benefits for millions of workers. Their goal: replace outdated vouchers with a seamless, flexible experience that works for every kind of benefit.

They needed a partner capable of handling massive scale, complex compliance rules and innovative functionality like Multi-PAN. **Enfuce delivered.**

Together, we launched a card where each benefit type: meals, mobility, wellness, even personal finance has its own dedicated PAN. When the cardholder selects the correct application at payment, the transaction is processed using the corresponding PAN. This allows the provider's system to apply the right ledger and benefit rules, ensuring accuracy and clear separation across categories. Each application carries its own controls, so the correct restrictions and policies are applied automatically.

The results



A single, intuitive card that employees use effortlessly for daily needs.



Real-time reporting and spend control for employers.



Expansion from France into Brazil supported by Enfuce's next generation infrastructure, which enabled Swile to scale while upgrading their setup for new markets.

“After more than one year of partnership with Enfuce, we have been extremely happy with the commitment, enthusiasm and craft Enfuce put in motion to help us deliver our card programs.”

Quentin Vigneau, Product Director, Swile

Swile's success proves how Enfuce's infrastructure transforms benefits from a compliance necessity into a powerful engagement tool.

Advanced spend controls: flexibility with guardrails

Flexibility is key, but without control, it can become chaos. **Advanced spend controls** from Enfuce strike the perfect balance between freedom and compliance.

These tools let employers decide exactly how and where funds can be used:

Examples of controls



Restrict meal benefits to food merchants.



Limit mobility budgets to transport providers.



Set daily or monthly spend caps.



Apply time-based rules, such as using lunch budgets only during working hours.

This ensures funds are spent correctly while keeping the experience seamless. Employees enjoy confidence that their card “just works,” and HR teams gain assurance that tax rules and policies are respected.

For employers and providers, the benefits are clear



Real-time rule adjustments to match changing regulations.



Dynamic spend insights for optimisation.



A stronger compliance posture with less manual oversight.

At Enfuce, these controls are built into our platform architecture, not added later. This means every client can configure their own guardrails while still giving employees the freedom they expect from next generation, digital-first benefits.

The anatomy of a successful launch

Launching a benefits programme is more than issuing cards, it's about building a scalable foundation that balances compliance, user experience and speed. At **Enfuce**, we've helped leading providers across Europe bring programmes to life using a proven framework.

Key steps for success:

- 1. Due diligence**
Map out tax and regulatory requirements early to ensure compliance frameworks are embedded from the start.
- 2. BIN sponsorship**
Use Enfuce's Visa and Mastercard memberships to issue cards without waiting years for your own licences.
- 3. Scheme approval**
Align with network rules to secure certification and ensure reliability.
- 4. Wallet enrolment**
Enable Apple Pay, Google Pay and Samsung Pay for digital-first usage from day one.
- 5. Pilot testing**
Validate the user journey and compliance in a controlled rollout.
- 6. Scale with confidence**
Expand to new geographies and benefit categories once performance and feedback are proven.

Each step reduces risk and accelerates adoption. Skipping any of them can lead to delays or compliance issues.

With Enfuce, these steps are streamlined, we handle the complexity so our partners can focus on experience and growth.

**Pro tip: Treat launch as a process, not a moment.
Successful programmes evolve with feedback,
analytics and continuous optimisation.**

Programme manager and processor roles: the backbone of employee benefits

Behind every great benefits programme lies two critical roles, the **programme manager** and the **processor**, both of which Enfuce brings together under one roof.

The programme manager

Coordinates every component: BIN sponsorship, card schemes, manufacturers, fraud prevention, KYC/KYB and customer support. This role ensures smooth orchestration across the ecosystem, a complex task best handled by experienced specialists.

The processor

Runs the technical core. It manages authorisation, settlement, ledgering, fraud detection, disputes and reporting. The processor's quality determines uptime, scalability and the ability to deliver innovative features like Multi-PAN or spend controls.

Enfuce combines both

We act as the programme orchestrator and technical engine, giving partners a single point of contact and removing the need to juggle multiple vendors. This means faster launches, simpler compliance and a platform ready for scale.

For Enfuce customers like **Swile** and **Pleo**, this unified approach has turned complex ecosystems into frictionless, scalable programmes.

Why it matters



One partner for complete control and efficiency.



Guaranteed compliance and resilience.



Platform architecture proven across millions of active users.



BIN sponsorship: accelerating speed to market

In short: Enfuce's BIN sponsorship isn't a short cut. It's a foundation for growth, giving ambitious companies speed, flexibility and peace of mind.

Speed matters and in employee benefits, the ability to launch fast while staying compliant can define success. Traditionally, securing scheme access through Visa or Mastercard required long, costly licensing.

BIN sponsorship from Enfuce changes that.

Under Enfuce's principal memberships, partners can issue cards under our regulatory umbrella, cutting time-to-market from years to months.

Why it works



Instant access to schemes

Launch quickly via our existing Visa and Mastercard memberships.



Stay compliant

Enfuce manages scheme relationships, certifications and ongoing oversight.



Keep control

You own your product, brand and customer experience.

For fast-scaling companies and new market entrants, BIN sponsorship is the most efficient path to launch. It allows you to deliver future-proof, payment-powered benefits today, not two years from now.

And because BIN sponsorship is built into Enfuce's end-to-end platform, you don't just gain scheme access, you gain the infrastructure, expertise and compliance framework to scale across Europe with confidence.

Global expansion: scaling across borders

Scaling employee benefits across markets is complex. Tax rules, labour laws and payment regulations differ in every country, what works in France might not work in Germany or the Nordics.

In short: Enfuce turns multi-market complexity into one connected system, helping partners grow globally while staying local.

Enfuce was built for this challenge

Our platform supports multi-currency, multi-language and multi-market operations, allowing companies to expand without rebuilding infrastructure or renegotiating scheme relationships.

Take **Swile** as an example. They began in France but wanted to serve employees across Europe. With Enfuce, they expanded seamlessly, keeping local compliance, language and currency support while maintaining one core infrastructure.

Global expansion isn't just about compliance, it's about localisation. Employees expect local-language interfaces, merchants require settlement in local currencies and HR needs tax-compliant configurations. Enfuce brings it all together through one scalable, flexible platform.

How Enfuce enables scale



Dual regulation under the Finnish FSA and UK FCA.



Principal memberships with Visa and Mastercard.



Unified compliance, settlement and reporting across all markets.





The employee experience: from benefits to happiness

At its core, employee benefits are about people. A benefits card is more than a payment method, it's a daily symbol of care, trust and appreciation. Done right, benefits create what we call the **happiness loop**: employees feel valued, engagement grows and loyalty strengthens the company culture.

The key ingredients of a great employee experience:



Ease of use

One card, multiple benefits, always working thanks to Multi-PAN.



Freedom of choice

Employees can decide where and how to use their benefits.



Trust

Smart spend controls ensure benefits are used correctly and fairly.



Digital access

Instant wallet integration with Apple Pay, Google Pay or Samsung Pay.

Research shows that **flexibility** is one of the top features employees value in benefits programmes. In fact, HR leaders now rank flexible work and benefit options as the number one driver of wellbeing and retention.

By giving employees simple, flexible and trustworthy tools, Enfuce helps employers move from transactional perks to meaningful engagement, creating workplaces where people truly want to stay.

How Enfuce can help

Designing a benefits programme that truly delivers requires more than technology, it takes the right partner. Enfuce combines deep payments expertise, regulatory reliability and scalable infrastructure to help businesses launch fast and grow confidently.

What you get with Enfuce

- ✓ BIN sponsorship and direct scheme access with Visa & Mastercard.
- ✓ End-to-end processing for prepaid, debit and credit benefits cards.
- ✓ Built-in features like Multi-PAN and real-time spend controls.
- ✓ Integration with all major digital wallets.
- ✓ Fraud monitoring, dispute handling and KYC/KYB compliance across the EEA and UK.
- ✓ A secure, API-first platform proven across millions of users.

But technology is only part of the story. Our strength lies in partnership. We work side-by-side with you to design, test and scale programmes that align with your strategy and markets.

Ask yourself

- ✓ Do you want to launch faster while staying compliant?
- ✓ Do you want one partner who can support you across multiple markets?
- ✓ Do you want to give employees more freedom while maintaining control?

If the answer is yes, Enfuce is ready to help you build benefits that truly make a difference.

The logo for 'enfuze' is written in a white, lowercase, cursive script. A small white dot is positioned to the left of the 'e', serving as a decorative element. The background features a dark blue gradient on the right and a bright yellow-to-green gradient on the left, separated by a curved white line.

Where happiness is built-in