

Zūm Rails Launches Suite of Mastercard Powered Card Programs in Canada to Streamline Business Payments Across Industries

Enabling smarter, faster payments for modern business needs with global acceptance

MIAMI, FL, UNITED STATES, August 21, 2025 /EINPresswire.com/ -- Zūm Rails – an all-in-one instant payments ecosystem and embedded finance provider – is transforming how businesses move money and pay with the launch of its new suite of Mastercard powered prepaid card programs in Canada*. These reloadable cards will enable businesses to offer seamless expense management, faster wage access, consumer rewards, and real-time disbursements and spending flexibility, empowering the business and their customers to control funds with speed, security, and precision.

"At Zūm Rails, we believe money should move at the speed of business, and we're making it easier for businesses to embed smarter, faster payments into their operations," said Miles Schwartz, CEO and Co-Founder, Zūm Rails. "With our Mastercard powered prepaid card programs, companies could now offer branded, reloadable prepaid cards that move money in near real time without the complexity of traditional infrastructure."

This collaboration will help enable businesses to unlock a new product vertical, increase customer loyalty, and extend brand reach, supported by Mastercard's global network, which connects consumers, businesses, and banks through fast, secure, and seamless payments in over 200 countries.

- Manage business expenses with control and clarity: Businesses can provide co-branded, reloadable prepaid cards to employees for corporate spending, enabling near real-time disbursements, spend tracking and separation of personal and business finances.
- Accelerate wage access and contractor payouts: Companies can offer faster access to earned wages or pay contractors instantly by loading funds onto prepaid cards, improving financial flexibility and satisfaction for workers.
- Deliver branded consumer experiences: Businesses can launch reloadable prepaid cards with benefits or services like credit-building, helping reach underserved customers.

Each program is fully managed by Zūm Rails from onboarding and compliance to transaction

processing and customer support. Businesses can brand the prepaid cards with their own identity and reload them instantly through Zūm Rails' existing payment infrastructure.

"Mastercard is proud to support Zūm Rails in delivering modern, embedded payment solutions that meet the evolving needs of Canadian businesses," said Balinder Ahluwalia, Senior Vice President & Group Head, Market Development & Digital Partnerships, Mastercard, Canada. "Together with Zūm Rails, we're helping companies unlock new ways to move money and serve their customers."

*Except for British Columbia.

About Zūm Rails

Zūm Rails is the company enabling businesses to power their own payments, banking, prepaid cards and other financial experiences. Zūm Rails' omni-rail approach to money movement and open banking-powered risk management tools means that companies can utilize the payment methods that best fit their needs in the fastest, safest and most efficient way possible. Through partnerships with leading financial services companies including Visa, Mastercard and Fiserv. Zūm Rails supports the entire payments journey, all in one place. Zūm Rails is backed by Arthur Ventures and headquartered in Montreal, Quebec and Miami, Florida. Learn more at www.zumrails.com.

About Mastercard

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a resilient economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential.

www.mastercard.com

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