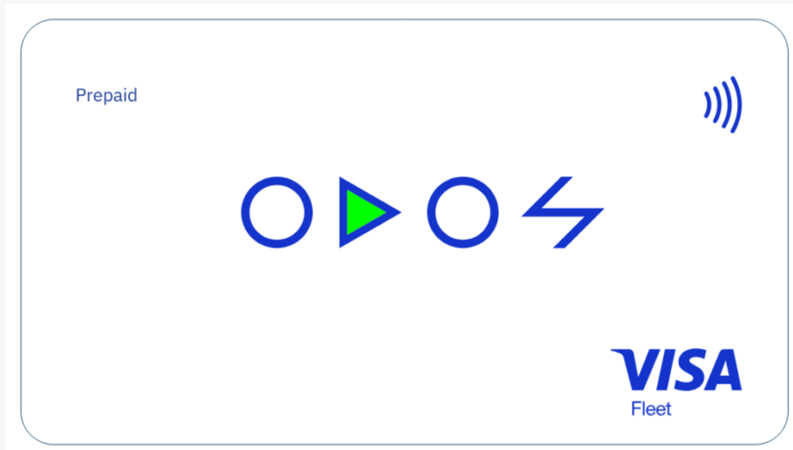
FLEET220 launches 'ODOS,' an open-loop mobility payment card developed with Visa Fleet 2.0

A single, open payment layer to enable, control, and report every mobility expense; accelerating corporate decarbonization and overcoming closed-loop limits



ODOS an open-loop mobility payment card developed with Visa Fleet 2.0

MILAN, MILAN, ITALY, November 3, 2025 /EINPresswire.com/ -- FLEET220, a ROUTE220 company and certified B Corp, today announced ODOS, a new mobility solution powered by Visa Fleet 2.0 and built in partnership with Enfuce and Cardlay. Purpose-built for both corporate car fleets and commercial vehicle operations, ODOS centralizes all mobility expenses—including electric charging, fueling, parking, tolls, maintenance, micromobility, and related services—within a single, secure, and flexible payment solution. By moving beyond the constraints of closed networks, ODOS card enhances FLEET220's end-to-end services and gives companies a new platform to reduce costs, increase transparency, and cut carbon emissions.

> As we work with customers navigating the energy transition, one thing is clear: They need tools that match their operational reality. "ODOS was created in direct response to these needs"
>
> *Carolina Solcia, CEO at FLEET220*

As companies adopt electric and hybrid vehicles, managing mobility spend has become more fragmented, complex, and time-consuming. Legacy systems and manual processes often leave fleet operators with poor visibility, minimal control, and high administrative overhead. Drivers are burdened with multiple payment instruments to cater for their different spend, whether it is EV-charging or adjacent mobility related translation like parking, carwash, and repair while finance teams face inconsistent data and delayed reconciliation

ODOS was designed to solve these exact challenges

“As we work with customers navigating the energy transition, one thing is clear: They need tools that match their operational reality,” said Carolina Solcia, CEO at FLEET220.
“ODOS was created in direct response to these needs—giving drivers a simple way to pay, and giving businesses full confidence that every transaction is policy-compliant, visible, and under control.”

Built on Visa Fleet 2.0 – a new standard for fleet payments

ODOS is among the first commercial solutions in Europe to launch on Visa Fleet 2.0, Visa’s next-generation platform for commercial mobility payments.
“At Visa, we believe open-loop payments are key to unlocking the future of fleet mobility. ODOS is a great example of innovation with purpose—built with Fleet220, it simplifies payments and turns them into strategic tools for cost control, compliance, and carbon reduction. Visa Fleet 2.0 was designed to support this kind of transformation, and ODOS brings it to life in a way that’s seamless for drivers and powerful for operations. We’re proud to support FLEET220 and thrilled to see our Visa Ready for Fleet partners, Enfuce as an issuer processor and Cardlay join forces. ODOS is a first mover and true innovator in Italy—setting the pace for digital fleet transformation, said Stefano Stoppani, Country Manager, Visa Italy.“

Delivered by Cardlay – experts in white-label spend solutions

Behind the scenes, ODOS runs on Cardlay’s proven white-label spend platform, trusted by banks, fintechs, and mobility providers across Europe and North America. Known for rapid deployments and complex integrations, Cardlay ensured ODOS was launched with European compliance and FLEET220 branding—ready for market in record time.
“Our collaboration with FLEET220 and Visa showcases the power of true partnership, by combining our white-label fleet spend platform with their deep market insights, we were able to launch ODOS faster, smarter, and fully tailored to their commercial fleet client’s needs—ready to scale from day one.” said Kasper Guul Laursen, CSO at Cardlay.

Enabled by Enfuce – issuing & processing at scale

ODOS leverages Enfuce’s modular and cloud-based issuing and processing platform, ensuring full regulatory compliance, security and scalability across Europe. As the first PCI-DSS certified provider to run services in the public cloud, and one of Finland’s most valuable scaleups, Enfuce brings innovation, flexibility and secure infrastructure to every programme—enabling rapid setup and effortless integration into FLEET220’s mobility ecosystem.
“We’re thrilled to bring our cutting-edge issuing and processing capabilities to ODOS,” said Lloyd Hutchinson, Chief Commercial Officer of Enfuce. “Together with FLEET220, we’re delivering an open-loop card experience that combines wide acceptance and full regulatory compliance, giving fleets the tools to operate efficiently and transition faster to low-carbon mobility.”

How ODOS works

Open-loop acceptance with Visa Fleet 2.0

ODOS utilises the global Visa network, which means drivers can pay wherever Visa is accepted—across EV charging stations, fuel stations, parking, tolls, workshops, and more. Instead of juggling multiple closed cards tied to specific networks, fleet managers unlock one, open payment layer that simply works in every city and along every route. The result is less friction at the point of sale and a clear, unified view of mobility spending.

Unified control & compliance

Behind every transaction, ODOS applies smart, real-time governance. Administrators can set rules by driver —capping amounts, restricting merchant categories (MCCs), enforcing mileage policies, or limiting time and location of use. Receipts and VAT data are captured automatically and normalized, shrinking back-office workload and strengthening audit readiness without slowing teams down.

Sustainability by design

Because ODOS is natively integrated with the FLEET220 platform, payments become emissions intelligence. Each transaction is mapped to energy type, route, and vehicle profile, feeding CO_2 calculations that support ESG reporting. Companies gain actionable insights to shift spend toward lower-carbon options and to evidence progress against ESG commitments with confidence and transparency.

Seamless driver experience

A physical card assigned per driver, issued fast and configured to roles and routes. Managers can pause, block, or reassign cards in real time, so drivers pay simply while fleet policies stay firmly in control.

Designed for mixed fleets

ODOS is built for the real world, where passenger cars, vans, and trucks share the same roads and budgets. It supports depot, workplace, and home charging workflows alongside on-the-road purchases, accommodating hybrid and electric transitions without parallel processes.

Data that matters

All activity lands in a single source of truth. Consolidated dashboards and open APIs connect payment records with telematics, charging sessions, routes, and cost centers. Finance gains clarity, operations gain control, and sustainability teams gain reliable data: turning day-to-day transactions into decisions that reduce cost, risk, and carbon.

Why it matters

Enterprises transitioning to low-carbon mobility face two operational barriers: payment fragmentation (multiple cards and apps for different networks) and incomplete reporting (costs scattered across systems). ODOS solves both by unifying payments in an open ecosystem and mapping each transaction to drivers, vehicles, locations, and business rules—turning every euro spent into measurable operational and environmental performance.

Press Officer
FLEET220 SRL
press@fleet220.it
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