



# SAS launches its own business credit card program

**SAS is introducing its own business credit card for Scandinavian small and medium-sized enterprises. The initiative is designed to combine travel benefits, payment functionality, and expense management.**

The new program marks a significant milestone for SAS as the company develops and operates its own business credit card under the SAS EuroBonus umbrella. It positions SAS among the first global airline loyalty programs to launch a business offering enabled by embedded finance infrastructure, with SAS taking ownership of the customer experience and value proposition, alongside trusted financial partners

*“This program is built with a simple purpose: to make everyday business life easier for our customers. Companies tell us they want less administration, clearer travel benefits and a card that genuinely supports how Scandinavian businesses operate. With this program, they get smoother expense handling, EuroBonus points, better travel experiences for their teams and a single product that replaces what previously required several cards and platforms,”* says Paul Verhagen, Chief Commercial Officer at SAS.

Built for the next generation of business spending, the new offering seeks to fill a gap in the Scandinavian market, where no existing card or solution fully combines loyalty, technology and banking into one seamless experience.

The platform is powered by Nordiska’s embedded finance and Cards-as-a-Service (CaaS) infrastructure, enabling card issuance and credit capabilities, while the app experience and expense management functionality are delivered by the Danish fintech company Cardlay.

The launch comes in the same year as SAS marks its 80th anniversary, underscoring the company’s long tradition of innovation in Scandinavian travel.

## **First product launch and phased rollout across Scandinavia**

The rollout will take place in phases across Scandinavia, beginning with the introduction of its first product: the SAS EuroBonus Executive Business Card.

This premium business credit card is designed for executives, business owners and finance managers at small and medium-sized enterprises. The card will be issued on the Mastercard network as a World Elite card.

Customers receive 20,000 yearly Level Points, SAS Lounge access, Priority Pass membership, premium travel insurance, digital cards, flexible credit limits and a dedicated app with full expense and receipt management integrated directly into ERP systems. In addition, cardholders earn 25 EuroBonus points per 100 SEK/DKK/NOK spent, making it the highest EuroBonus earning card rate available on the market.



The card is crafted in metal and tailored for frequent travelers who want both control and convenience in their company spending.