Issue physical and virtual cards

A card-programme architecture separating sponsorship, issuer processing, programme management, manufacturing, tokenisation and fraud.

LAYER 1 / REQUIRED

Sponsor and regulated issuer

Provide scheme membership, BIN sponsorship and regulated issuing capacity.

- ☐ Jurisdiction and programme eligibility
- ☐ BIN ownership and portability
- ☐ Scheme approval responsibilities

IDT Finance — European BIN sponsorship and programme services
Swan — Embedded cards with account infrastructure
Solaris — Banking and card infrastructure
Treasury Prime — US bank network and card programmes

LAYER 2 / REQUIRED

Issuer processor

Authorise, clear and manage card transactions and card controls.

- ☐ Real-time authorisation controls
- ☐ Ledger integration
- ☐ Disputes and lifecycle tooling

Marqeta — Programmable issuing and processing
Thredd — Issuer processing
Paymentology — Cloud issuer processing
Enfuce — European issuer processing
SoFi Tech Solutions — Current SoFi Tech Solutions processing platform
Pismo — API-based card issuing and processing platform

LAYER 3 / REQUIRED

Programme and card operations

Operate programme configuration, card lifecycle, fulfilment and support.

- ☐ Roles between sponsor, processor and programme manager
- ☐ Card production and logistics
- ☐ Customer support and disputes

Wallester — European issuing and programme infrastructure
Highnote — Card and payment programme platform
Episode Six — Ledger and card programme technology
i2c — Card and banking processing
Lithic — Card issuance, authorisation controls and lifecycle management

LAYER 4 / OPTIONAL

Tokenisation and mobile wallets

Provision cards into wallets and manage network tokens.

- ☐ Network token support
- ☐ Apple Pay and Google Pay certification
- ☐ Lifecycle event handling

MeaWallet — Tokenisation and wallet enablement
IDEMIA — Card and tokenisation services
Giesecke+Devrient — Card production and digital payment technology
Visa DPS — Visa issuer-processing services

LAYER 5 / REQUIRED

Fraud, 3-D Secure and disputes

Manage authorisation fraud, authentication, disputes and chargebacks.

- ☐ Real-time decision latency
- ☐ 3-D Secure role
- ☐ Case and dispute workflow

Featurespace — Card fraud detection
Feedzai — Payment fraud controls
Sardine — Fraud and device intelligence

Questions to ask providers

- ☐ Which legal entity contracts for each service and in which jurisdictions?
- ☐ Which responsibilities remain with the product operator rather than the provider?
- ☐ What are the implementation, approval, testing and migration timelines?
- ☐ How are incidents, exits, data portability and business continuity handled?
- ☐ Who owns the BIN, cardholder relationship and scheme liabilities?
- ☐ Can the programme migrate processors or sponsors without reissuing every card?