Seamless, Scalable And Future-Proofed

Highnote’s Enterprise Guide to Card Program Migration

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This playbook explores the risks of standing still with an inflexible card program, and why migration doesn't have to be slow, disruptive, or costly. We outline a proven, seamless approach to switching providers while protecting your customer experience and operations. Finally, we show how to unlock lasting value post-migration, turning your new platform into a foundation for innovation and growth.

The risk of standing still

If you're reading this playbook, you're probably among the growing number of successful enterprises that are considering migrating their card program. You've realized that standing still – i.e. sticking with your current card and payments product suites – is not sustainable. And it isn't. The future of payments is increasingly built around orchestration, programmable money, and automated flows, as well as the ability to build and create new offerings and products, some of which haven't even been thought of yet.

Even relatively modern siloed systems can't provide that, not without costly, inelegant bolt-ons which lead to higher operational costs and company-wide inefficiencies.

Migrating to a new partner can feel like the nuclear option; cancelled cards, system downtime, poor customer experience, but it doesn't need to be. Any provider that tells you there's no work involved should be treated with suspicion, but migrating can (and should) be seamless, with no disruption to your customers' experience or your businesses' financial management.

This playbook takes you through what that process should look like, from the initial questions to ask, what to expect from a new provider, and how to keep growing post-migration.

We'll be candid and admit that, yes, this is a sales asset. But whether you ultimately decide to partner with us or not, this playbook should serve as a genuinely useful and actionable guide for any enterprise considering a new card program. We wholeheartedly believe that our process for card program migration is the current best-in-class (and because our "first principles" approach means our platform is infinitely scalable, we expect it to be for some time), so we're confident that the process itself also functions as a playbook for the wider industry.

Happy migrating!

When is it time to migrate?

If you're thinking it's maybe time to migrate, it's probably time to migrate. The issues you're facing now are only going to compound – and at the rate that the technological world is innovating, they're going to compound fast.

But if you're still unsure, these are the two clearest signs that it's time to take your card program elsewhere.

You're not getting help when you ask for it

Provider support should come in two forms: human and tech. That means when you reach out to your provider to request new features such as reporting fields, funding methods or authorizations, someone, a human, should be on hand to help, either to action the request or look into it as an option for future iterations.

If you're reaching out and all you get is crickets or the unhelpful musings of a clueless chatbot, it's time to start looking for a provider who picks up the phone.

Likewise, you should feel like the tech supports your program's ability to innovate and evolve. That requires a dedicated and straight-forward testing environment and product templates, for everything from card products to credit lines. Not only that, but your platform should be evolving too, adding new products as they come to market, all from one place.

It should be a limitless, bolt-on free zone, where scaling is supported and encouraged.

```
mutation CreateCardProduct($input: CreateCardProductInput!) {
  createCardProduct(input: $input) {
    __typename
    ... on CardProduct {
      id
      name
      usage
      vertical
    }
    ... on UserError {
      errors {
        errorPath
        code
        description
      }
    }
  }
}
```

You want to innovate faster

There was a time when having a basic card program felt like enough. But today consumers and businesses increasingly want a wide variety of financial services, everything from saving options to reward programs. 55% of global consumers used cashback or loyalty points to save or invest in 2024, while 59% of respondents had used goal-based saving such as “pots”, according to an additiv survey.

55%	59%
of global consumers used cashback or loyalty points to save or invest in 2024.	of respondents had used goal-based saving such as “pots.”

Meeting that demand should feel straightforward. That means it’s easy to add new products like consumer prepaid, credit, gift, tips, or payroll cards from a single, instantly reconciled platform. And you should be able to innovate within those products, with no rigid limitations on funding flows or card hierarchies and all the payment modalities you need. Your funds should settle quickly and smoothly between acquiring and disbursements. Finally, evolving and scaling shouldn’t be increasing the company’s workload – especially for your finance or accounting team. Each new iteration shouldn’t add further reconciliation friction. The ledger should work to free up their time.

If any of this feels like a grind, if a lack of flexibility is restricting your ability to structure your financial operations and evolve your offerings, it’s time to go.

Legacy vs. Modern

Category	Legacy Processor	Modern Platform (e.g., Highnote)
Product Innovation Speed	Slow rollouts, long dev cycles, rigid product menus	Modular, fast-to-market offerings across prepaid, credit, and more
Platform Flexibility	Rigid hierarchies and card structures; limited customization	Fully configurable funding flows, card hierarchies, and spend rules
Payment Modalities	Limited or siloed modalities (ACH-only, manual checks, etc.)	Full spectrum: ACH, push-to-card, real-time rails, digital wallets
Product Expansion	One-off implementations for each new use case	Single platform supports multi-product growth seamlessly
Reconciliation + Finance Ops	Fragmented ledgers, batch-based, manual reconciliations	Real-time, fully integrated ledger with instant reconciliation
Scalability	Growth = complexity. Each iteration increases finance and ops burden	Growth = efficiency. Platform scales intelligently without added operational overhead
Support + Responsiveness	Long SLAs, low visibility, and generic customer service	Dedicated support teams, responsive communication, real-time transparency
Future-Readiness	Built for yesterday's card programs	Designed for today's embedded experiences, and tomorrow's programmable money vision

Key Takeaways

Ask your team

There's no migration without company buy-in. Start those crucial conversations with these questions.

- What's holding us back from innovating faster?
- What products would we like to offer but can't?
- How responsive is our provider's customer service?
- Is what we have now still going to be enough in a year or five or ten?
- How much time is our finance team spending reconciling transactions?

The Migration Myth: It doesn't have to hurt

“Migration is going to be slow, disruptive and expensive. It will leave our customers unable to use the cards or we’ll have to replace them all at once and at great cost. It will also screw up our ledger and our reporting. Even when we’re finished, it will all be out of date in a year anyway.”

It doesn’t have to be that way.

If the groundwork is laid and you’re supported by a partner that provides white glove service, a card program migration can be seamless. Here, we’ll take you through step by step, including the questions you should ask, and the answers that indicate you’re in good hands.

1 The groundwork

The questions you should ask	The answers you should hear from your new provider
What needs to happen with each component of our card program? Such as the ledger, bank, cards, UI, IVR support etc?	We'll confirm everything following a full audit across ledger, Know Your Customer (KYC)/Know Your Business (KYB), funding sources, BIN ownership, UI tooling, and customer service.
Do we need to migrate everything at once or phase it in?	We have capabilities and plans for a seamless phased migration or seamless full cutover. For large enterprises, we often recommend a phased approach – especially if there's BIN segregation or multiple BINs.
What user interface and experience can we preserve?	We'll outline any risks and the transition path with minimal disruption.
What resources will be needed internally?	Here's a clear role and responsibility document so there's no confusion on execution and results.

2 The cutover

The questions you should ask	The answers you should hear from your new provider
How does the cutover work technically?	We coordinate with Visa or Mastercard (depending on whoever has issued your cards), and reroute the card program's BIN through the networks to the new processor, syncing ledger data, and, if required, coordinating secure fund movement and system handoff.
How long does the cutover take?	We can complete the cutover in a matter of hours.
How long does the cutover take?	There will be a short amount of downtime, depending on the card networks involved. We'll choose a time when this will be least disruptive and work with you to communicate that disruption to your cardholders.

3 The data migration

The questions you should ask	The answers you should hear from your new provider
How do you replicate transaction history and balances?	We import all historical data from your legacy system and map it into our own API schema, which may structure or label the data differently from what you're used to. While the core information remains the same, your team may need to adjust internal tools or reports to align with this new format — but we work hard to ensure the experience is as seamless as possible.
Can existing cardholder data (PINs, KYC/KYB status) be ported over?	All cardholder authentication, even encrypted PIN blocks, is preserved.
Is the data ingestion pipeline built and battle-tested?	Yes. Data is processed with enterprise-grade reliability.

4 The UI and support

The questions you should ask	The answers you should hear from your new provider
How will our internal support team interact with the new system?	We have a number of APIs available for full support workflows, covering chargebacks, disputes, refunds. For non-dispute questions, we have API documentation and support guides and we're available to offer more direct support. We also provide dispute management for all card products.
Can we retain existing tools — or replace them with something better?	Yes and yes. We have developed numerous UI tools that can be layered for ease of use over existing tools.
Do you offer a new UI layer or API access for everything?	Yes. IVR, portal, and dashboard integrations are all part of the roadmap.

5 The launch

The questions you should ask	The answers you should hear from your new provider
What support will we receive for the launch?	We connect the individuals that will be managing day-to-day functions of the card program with their counterparts so everyone is on the same page and ready for a smooth, efficient ramping.
Is there a testing period?	Yes. During the technical implementation your team can fully test end-to-end all of the unique use cases your card program may encounter in a safe test environment.
Who owns communication with customers?	These will still be sent by you, but we'll review any information that cardholders will interact with, from marketing material to website content. We'll then share with the bank for approval.

Key Takeaways

What your product team should do now to prepare for migration

- Map every dependency across your current card stack, including ledger ownership, funding flows, KYC/KYB processes, BIN routing, and physical card issuance.

- Choose between full migration or a phased rollout early, considering customer needs, risk tolerance, and operational readiness.

- Align internally on what user experience elements must stay unchanged — e.g. card numbers, PINs, support tools – and are non-negotiable for continuity.

- Understand how your team currently handles disputes, chargebacks, and cardholder requests, and assess what needs to be retained or rebuilt.

- Know which cards must be reissued, what can be ported, and how expiry, artwork, and logistics will be managed without customer disruption.

Your new provider should be supporting you with all of this.

Unlocking value post-migration

Migration should be the beginning, not the end. Your new provider should make clear how you can continue to innovate and grow post-launch, and how they'll help you do it.

The KPIs to track

As the migration goes into action, keep checking in with your team on:

- How much time is the finance team spending on reconciliation?
- How long is it taking to get new products to market?
- Are you getting greater real-time visibility on transaction volume than before?

Phase one: Innovate

Once migration is complete, you can move beyond legacy limitations and begin delivering next-generation card experiences.

That means multiple card products like revolving credit or charge cards, tip and payroll cards; all within the same platform. Uplevel these with unique authorizations and spend limits, flexible APRs, retention-building reward programs and bespoke artwork, all without duplicating infrastructure. Then configure funding flows across ACH, push-to-card, and digital assets like stablecoins.

Consumer Programs

- Tips and Payroll
- Earned Wage Access
- Corporate Disbursements
- Revolving Credit

Commercial Programs

- AP Automation
- Expense Management
- Fleet Management / Fuel
- Vertical SaaS Solutions

Payment Types

Card	Interbank	Intrabank	Real Time	Acquiring
Prepaid	ACH	A2A	OCT	Major Networks
Debit	Wire	P2P	AFT	ACH
Charge	Check		Stablecoin	
Credit				

Phase two: Integrate

Your new provider should have enterprise-ready APIs and orchestration layers to make it easy to seamlessly sync the payment functionality and cardholder and transaction data within your existing systems. Whether that's your enterprise resource planning (ERP), customer relationship management (CRM) or accounting systems, real-time reconciliation should mean your card program supports the wider business in growing.

Phase three: Iterate

With new infrastructure in place, teams can adapt quickly, and test improvements without overhauling core systems, allowing you to roll out product updates or enhancements without needing full re-integrations.

Figure out the best way to scale by running low-code configuration A/B tests on rewards, KYC flows, or card settings. Refine support workflows or authorization logic based on usage and feedback. Build internal tools and access composite data in real-time. Just keep tweaking, playing, and perfecting until you have the offering your customers want.

Then start building something new.

Ready to Move? Let's Build What's Next.

Migrating your card program doesn't have to be painful. With Highnote, it can be a strategic move that unlocks faster innovation, lower friction, and full control of your card issuing experience.

Whether you're early in your evaluation or actively exploring providers, we're here to help you make the smartest, smoothest move possible.

Why leading enterprises choose Highnote:

- Seamless migrations with no disruption to cardholders
- Fully unified platform for issuing, acquiring, and credit
- Enterprise-grade APIs and orchestration layers for full configurability
- White-glove support from day one through go-live
- Real-time reconciliation across your entire program
- Infinite scalability—no bolt-ons, no dead ends

Let's talk about your migration plans.

We'll show you how Highnote can help your team scale smarter, innovate faster, and never settle for "good enough" again.

Contact Us →