Assessment

Your Readiness to Run a Card Program

Pre-flight checklist for evaluating business readiness

This document helps you assess whether your organization is ready to launch and operate its own card program. It's divided into five key sections: Understanding Your Users & Market Fit, Business & Operational Model, People & Resources, Technical & Product Capability, and Future Value & Growth Options, each designed to help you evaluate readiness across strategic, operational, and technical dimensions before engaging in a NAKA Discovery Call.

How to Use This Checklist

1. Review each statement and mark it Yes / No / Unsure.
2. If two or more Go/No-Go questions are answered "No," your organization likely needs to build on a few pre-requirements before proceeding with a card program.
3. For any items marked Unsure, make brief notes on what's unclear - business model, technical scope, or compliance obligations. Let's clarify those together on a call.
4. Once you've completed the checklist, keep it as your internal readiness summary.
5. If your answers suggest potential fit but you still have open questions, we recommend scheduling a NAKA Discovery Call. During that session, our team will review your checklist results, clarify requirements, and outline what a realistic implementation path could look like for your business.

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Start Here

Go / No-Go Gates

- Do we already have an app or digital platform where the NAKA payment layer can be integrated (for example, a wallet, marketplace, or financial service app)?

Yes | No | Unsure

- Can we legally and practically charge users a monthly or yearly subscription for card or payment features - or fund it internally in a way that complies with local consumer-protection rules?

Yes | No | Unsure

- Do we have a simple way to collect that subscription, such as through our app, website, or existing billing system?

Yes | No | Unsure

- Are we willing and able to collect and securely store customer identity data (KYC) using approved external service provider like SumSub?

Yes | No | Unsure

- Are we ready to assign staff who can handle user payment disputes quickly?

Yes | No | Unsure

If some of these are “No,” pause.
These are the minimum operational commitments for running a compliant and sustainable card program.

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1. Understanding Your Users & Market Fit

- Do we believe our users will complete identity verification even if it adds friction to onboarding? (can be a separate onboarding process for payments only)

  Yes No Unsure

- Are our users the kind who will value a card or payment feature enough to pay for it or stay subscribed?

  Yes No Unsure

- If we consider a self-custody option, are our users comfortable approving payments in-app for each transaction rather than passively swiping?

  Yes No Unsure

- Do our users' devices and markets support Apple Pay or Google Pay?

  Yes No Unsure

- Can our current support and onboarding setup handle a large wave of new sign-ups or promotional campaigns without breaking?

  Yes No Unsure

- Are we ready to collect and interpret user feedback to refine pricing, UX, and limits after launch?

  Yes No Unsure

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2/5

2. Business & Operational Model

- Do we have a clear idea of how card payments fit into our core product (for example, loyalty, cash-flow management, payouts, or revenue share)?

Yes No Unsure

- Can we adjust our internal accounting and reporting to include card revenue, fees, and user balances?

Yes No Unsure

- If we need to offer shared or business wallets, do we accept that this will require a custodial model and additional regulatory steps?

Yes No Unsure

3/5

3. People & Resources

- Can we dedicate at least one full-time support agent, a part-time compliance officer, and an engineer during the first 90 days?

Yes No Unsure

- Do we have someone internally who can own the partnership with NAKA - track metrics, act on compliance alerts, and coordinate updates?

Yes No Unsure

- Are we ready to provide customer support coverage during evenings or weekends for urgent payment issues?

Yes No Unsure

- Are we willing to allocate additional budgets for marketing, user education, and initial incentives to drive card adoption?

Yes No Unsure

4/5

4. Technical & Product Capability

- Does our IT or product team have the capacity and general technical know-how to integrate (NAKA) APIs (for card issuance, balance checks, and transaction data)?

Yes No Unsure

- Are we able to design or update user screens for KYC, card activation, spending history, dispute requests, and notifications?

Yes No Unsure

- Are we comfortable working with NAKA's testing and certification environment before going live, sharing some of our basic proprietary data?

Yes No Unsure

5/5

5. Future Value & Growth Options

(Optional capabilities - not required, but worth thinking about early)

- Do we want to enable multi-asset spending (e.g., stablecoins, tokenized gold) for future differentiation?

Yes No Unsure

- Are we open to offering staking, yield, or programmable rewards later if regulation allows it?

Yes No Unsure

- Do we understand our risk appetite for these features and how we'd phase them in safely?

Yes No Unsure

Review

Interpretation Guide

Mostly Yes

Your organization appears well-prepared - you have the structure, resources, and strategic motivation to move forward. This is a strong point to schedule a Discovery Call with NAKA to explore specific product options and implementation scenarios.

Mixed Yes / No

You're close to readiness but still have a few open gaps to validate - whether in compliance, user experience, or internal capacity. A short feasibility discussion with NAKA will help clarify what can be covered by our platform and what must be addressed on your side before launch.

Mostly No

You're still in the exploration phase. That's perfectly fine - most partners begin here. Use this checklist as a roadmap to understand what's required to operate a payment card program responsibly and which resources must be in place before engaging in a full-scale project.

Get In Touch

If your answers show potential fit, schedule a NAKA Discovery Call to review results and define your next steps.