NXTMOVES

STATEGIC GUIDE

A Better Way to Launch Credit Card Programs

The industry has spent the last decade improving technology. NXTMOVES is simplifying everything required to bring a credit card program to market.



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INTRODUCTION

The Industry Solved for Technology. It Hasn't Solve for Complexity.

Over the last decade, the credit card industry has undergone tremendous innovation. Modern processors have replaced legacy platforms. APIs have simplified integrations. Embedded finance has expanded rapidly. Customer experiences have become faster, more intuitive, and increasingly digital.

Yet despite all of that progress, launching and operating a credit card program remains remarkably complex.

Behind every successful program is a network of sponsor banks, processors, compliance requirements, servicing platforms, funding sources, fraud management tools, and operational partners. Each plays an important role, but bringing them together into a single, well-functioning program remains one of the industry's greatest challenges.

For organizations looking to launch a credit card program, that often means months of coordination before a single card is ever issued. While the technology has improved dramatically, the process of bringing all of those pieces together remains unnecessarily complex.

That's the problem NXTMOVES was built to solve.



The Market Is Beginning to Validate That Thesis

When we founded NXTMOVES, we believed the industry's biggest challenge wasn't access to technology. It was the complexity of bringing together everything required to successfully launch and operate a credit card program.

Today, the market is reaching the same conclusion.

Recent analysis from UBS[1] on the future of U.S. card issuing reinforces what many issuers are now recognizing: while the industry has made enormous advances in technology, launching and operating a successful card program remains highly complex.

The report points to a future in which competitive advantage comes not from individual technology providers, but from integrated operating models that simplify the entire issuing lifecycle.

For our clients, and for us, that validation matters. It doesn't change our strategy—it reinforces it.

[1] Source: UBS, UBS Napa Recap: Modern Issuer Processing Panel Recap, June 17, 2026.

INDEPENDENT MARKET VALIDATION

UBS Perspective: The Future of U.S. Issuing

The UBS analysis reinforces several trends that have shaped the NXTMOVES strategy from the beginning.

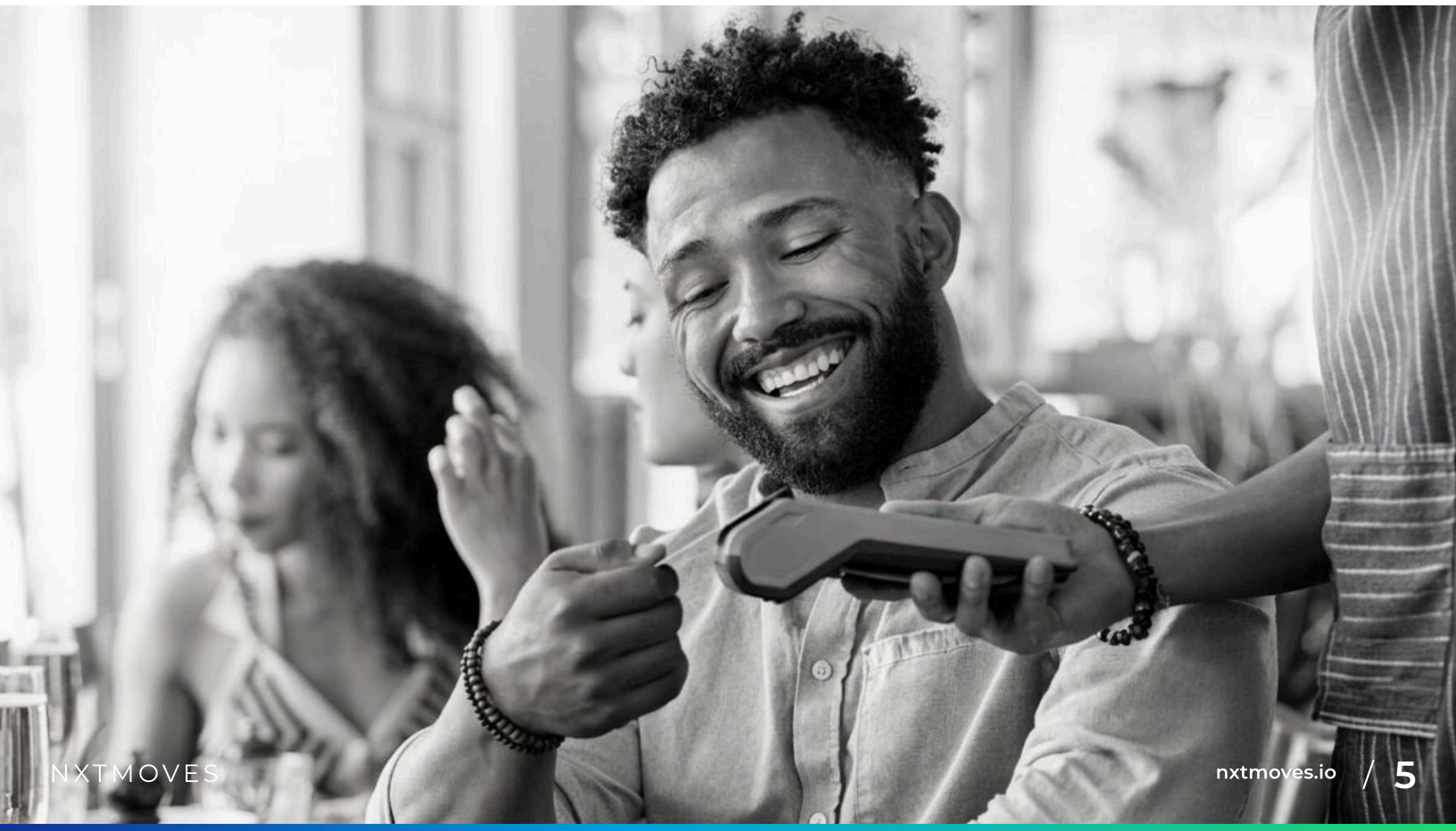
What UBS Sees in the Market	How NXTMOVES Responds
Issuing remains fragmented despite advances in technology Multiple providers are required to launch and operate a program, creating friction and slowing innovation.	**ROOK brings everything together** Our platform unifies banking, technology, compliance, operations, and funding into one operating platform.
Sponsor bank relationships are becoming increasingly strategic Capacity constraints and limited partner availability are slowing program growth.	**Sponsor Bank Expansion Model** We've built a scalable network of sponsor banks that increases capacity, accelerates launches, and reduces concentration risk.
Modern processors improve technology but do not eliminate operational complexity Technology alone cannot solve the full lifecycle of issuing.	**Processor-agnostic by design** We integrate leading processors like Episode Six and Thredd into a complete operating model so clients benefit from best-in-class technology without the complexity of managing it.
Competitive advantage is shifting toward integrated platforms over point solutions The future belongs to platforms that coordinate the entire issuing lifecycle.	**One platform. One partner.** NXTMOVES provides a single system of control across the program lifecycle, from launch to scale, replacing a fragmented collection of providers.

A Simpler Way to Launch Credit Card Programs

If you're launching a credit card program, your focus should be on creating value for your customers—not coordinating sponsor banks, processors, compliance requirements, servicing partners, funding, and the countless operational details behind every successful program.

That's where NXTMOVES comes in. Through our proprietary platform, ROOK, we unify the banking, technology, compliance, operations, and funding infrastructure required to launch, operate, and scale modern credit card programs. Clients work with a single partner that orchestrates the entire issuing lifecycle, replacing the fragmented network of providers with one integrated platform and a faster, more efficient path to market.

Simply put, we've already built the infrastructure so you can focus on building your business.





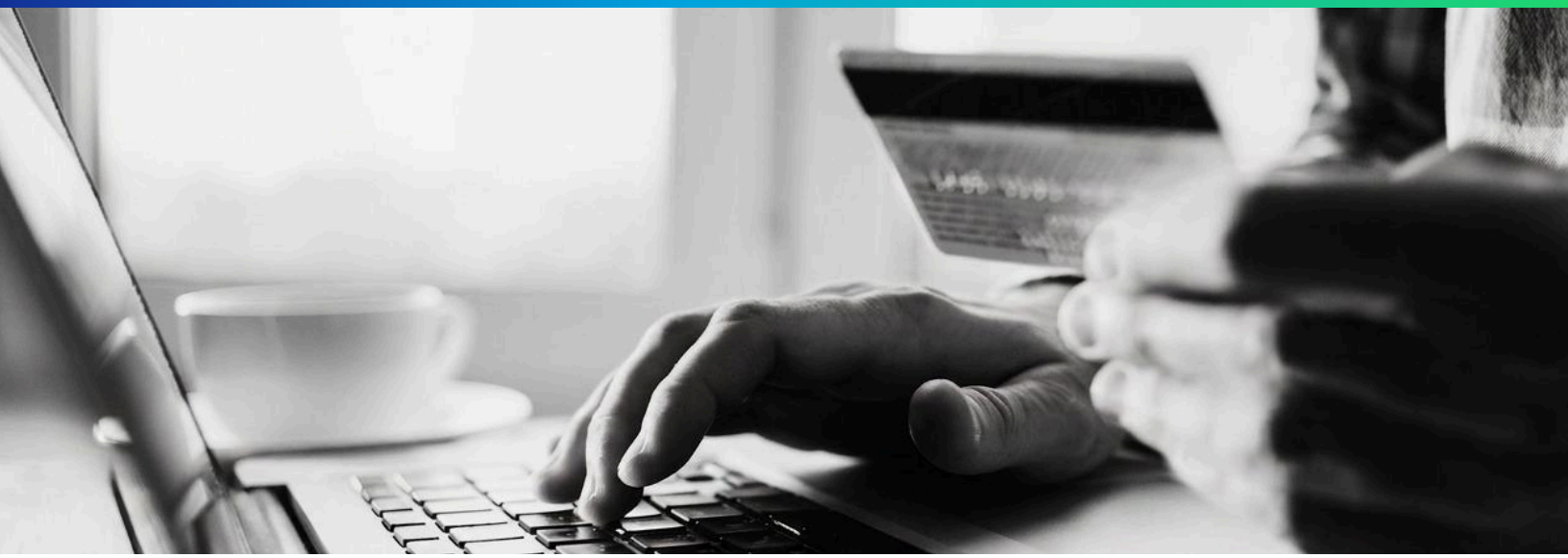
Rethinking the Role of Sponsor Banks

Every successful credit card program begins with a sponsor bank. Yet sponsor banks are often viewed as a bottleneck rather than a strategic asset. Capacity constraints, onboarding timelines, and limited partner availability have led many investors to believe that sponsor banks ultimately restrict growth.

We think they're one of the industry's greatest strategic advantages. Sponsor banks are the foundation of the issuing ecosystem. The companies that can efficiently connect brands with sponsor banks, and provide the infrastructure to support those relationships, will be in the strongest position to scale.

Rather than relying on a single banking relationship, NXTMOVES is creating a scalable network of sponsor bank partnerships that expands capacity, accelerates program launches, reduces concentration risk, and provides greater flexibility as our clients grow.

What many see as a bottleneck, we see as an opportunity to create scale.



Program Readiness Is the Foundation

Every credit card program is a partnership. The sponsor bank brings the charter and regulatory oversight. The program owner brings the brand, the customers, and the vision. Successful launches happen when both are ready for each other.

Readiness runs both ways.

A sponsor bank has to be ready for your program. That means having the capacity to take on a new relationship, a risk appetite that fits your product and customers, and the compliance and oversight frameworks to support you from launch through growth. The right bank today should still be the right bank as your program scales.

Your organization has to be ready, too. Sponsor banks expect program owners to bring the controls, reporting, and operational discipline that a regulated partnership requires.

NXTMOVES is built to get you both there.

Through our scalable network of sponsor bank partnerships, we connect clients with banks that have the capacity and fit for their program, reducing concentration risk and accelerating the path to launch. We've already built the compliance, servicing, operations, and funding infrastructure that banks expect to see.

With our proprietary platform, ROOK, both sides work from a single system of control, with visibility, governance, and reporting across the entire program lifecycle. That allows our clients to focus on building their business, and our bank partners to support programs with confidence.

Looking Ahead

The future of credit card issuing won't be defined by the next processor or the next API. It will be defined by the companies that make launching and operating a credit card program dramatically simpler.

As more brands, fintechs, and financial institutions look to launch credit card programs, the need for a simpler, more integrated operating model will only continue to grow.

The winners in the next generation of issuing will be the companies that remove complexity rather than add to it.

That's the principle that has guided NXTMOVES since day one, and it continues to shape the way we help our clients bring new credit card programs to market.

As the industry continues to evolve, our focus remains the same: helping brands, fintechs, and financial institutions launch and grow credit card programs with greater speed, simplicity, and confidence.

The market has identified the problem.

NXTMOVES has built the solution.

Whether you're launching your first card program or expanding an existing portfolio, our goal is the same: make the process dramatically simpler.



Let’s Talk

Every successful card program starts with the right strategy and partner.

We'd welcome the opportunity to share our perspective, understand your objectives, and explore how NXTMOVES can help you launch with confidence and scale for long-term success.

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