

The logo consists of the letters 'e' and 'b' in a stylized, lowercase font. The 'e' is pink and the 'b' is white, both set against a dark background.

Outgrowing out-of-the-box

The Essential Guide to Upgrading Your Card Tech

The background is a dark, almost black, space filled with vibrant, abstract geometric shapes. On the left, there are concentric red circles. A large, bright blue arc with white dashed squares inside it curves across the middle. To the right, there are purple and yellow vertical stripes, a black circle, and a series of white concentric arcs. In the upper right, a series of blue dots forms a curved path. The overall aesthetic is modern and tech-oriented.

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For growing companies that have successfully launched a card program, scaling should be the first priority. To stay competitive, expand globally and avoid roadblocks while growing, one-size-fits-all solutions aren't going to cut it.

This guide breaks down *what* segments should be upgrading, *why* you can't afford to wait, and *how* you can start replacing your old tech with the best in the game.

Who needs to upgrade?

If you're a tech company or non-bank financial, you might think your card product is running well enough on standard providers. But if you check any of these boxes, it's time to upgrade.

- **You're scaling fast:** Growth is good. But with growth comes a host of new issues to address: bottlenecks in getting issues fixed, poor support to take your program to another level, and a platform that's buckling under the weight. Sticking with a one-size-fits-all solution will ultimately hinder growth, as you find it doesn't quite fit your growing program.
- **Your products have grown more complex:** If you've gone beyond simple debit cards and have started offering credit, rewards, or loyalty products, your system needs an upgrade to handle the new complexity. Anything less is a liability.
- **You're going international:** Launching in new markets means new rules, new currencies, and new regulations. When you're trying to manage multiple countries, languages, compliance regimes, and new local partners, a basic system isn't up for the challenge.
- **Your customers are evolving:** Today's customers want *more*: spending controls, real-time notifications, and seamless integration with other financial products. Your current platform is likely falling short on delivering the latest offerings and features.
- **Regulation is catching up:** As you scale, regulators get tougher. Can your provider handle scaling compliance requirements? To maintain growth and keep costs down, you need a provider who can enable you to stay ahead of compliance requirements and work with the best in the game.

Being stuck in a box slows your growth

The faster you grow, the faster you'll realize that out-of-the-box solutions can be like brakes on your business' accelerator, slowing you down as you need to be speeding up. Your out-of-the-box solution got you this far, but it's not going to get you where you need to go. You need optionality – the ability to pick and choose from the best providers across the card ecosystem, so you can create something tailored specific to your needs.

Why stick to one provider when you can choose from the best?

The fintech world is evolving faster than ever. By sticking with a single provider, you're locking yourself into limitations, restrictions, and hindering your agility and flexibility. In contrast, a modular, customizable tech stack lets you:

- **Hand-pick best-in-class providers** for everything from fraud management to transaction processing, ensuring you've got the cutting-edge tools you need.
- **Adapt instantly** to market demands, whether it's localizing for international markets or implementing custom loyalty programs.

Choose your own roadmap

When your tech is flexible, you're in control – not your vendor. You don't have to be on your provider's product update schedule, or get knocked off course when you're ready to roll out a new feature only to find that it's "not on the roadmap."

With flexible tech, you can swap, add, or change providers whenever you need without disrupting your entire card program.

Avoid Vendor Lock-in

Working with multiple providers enables you to avoid being locked into a single provider and realizing they can't keep up and fail to scale. Upgrading now gives you the flexibility to switch providers easily, ensuring you're never locked into a less-than-ideal partnership.

Tech-led vs. procurement-led: Don't let the wrong team steer your strategy

If you're still making decisions based on procurement's vendor simplification approach, you're likely missing out on the best option. Card technology should be driven by your product and tech teams – not by whoever's trying to squeeze the best vendor discount. Focus on innovation, scalability, and agility – not just who offers the deal that looks easy today. The revenues will speak for themselves.

Upgrade your outdated tech stack like a pro

Now that you know why you need to upgrade, here's how to do proceed securely and efficiently.

Step 1: Consider what you need from your next provider

- **Are they built to scale?** Can they handle 10x the current volume without crashing?
- **Will they provide you the support you need?** Quality, on-time and proactive customer support is a must-have to reach your ambitions.

- **Will they offer what you need now – and for the next 5 years?** Your platform should be able to provide solutions for international expansion, local regulations, and product customizations.
- **Are they a good long-term investment?** A beneficial partnership will grow your business, not lock you in to a contract that slows your progress.

Step 2: Shift Your Thinking from Cost to Value

Here's a hard truth: if you're focused on short-term cost savings, you're missing the bigger picture. Value matters more than price, especially when it comes to future-proofing your business. A system that can handle complex features, security, and user experience five years from now is more valuable than a lower price today.

- **Customization is key:** Does your current system let you build exactly what you need?
- **Efficiency matters:** How much manual work and hidden inefficiencies can a new system eliminate?
- **Growth is everything:** Are you building for today or tomorrow? Only platforms that prioritize agility and flexibility will keep you ahead of the competition.

Step 3: Choose your power players – and start with Episode Six

You don't want just any provider—you want the best. That's why you should start with Episode Six, the premier choice for issuer processing. Why Episode Six?

- **Unmatched flexibility:** Unlike most platforms, Episode Six lets you build exactly what you need – no compromises. Whether it's integrating unique features or managing complex workflows, you'll get a tailored solution that fits your business.
- **Cutting-Edge Features:** We offer real-time everything, customizable card controls, seamless rewards integration, transaction splitting and installments, ensuring your users get the best experience with the latest offerings.
- **Meets your requirements:** We can work with your existing technology stack and bank sponsors without needing a full-blown transformation
- **Easy integration with other providers:** Episode Six's open architecture makes it easy to integrate with other top-tier services, from fraud detection to payment gateways, so

you're never locked in or left behind. We can also introduce you to the top-tier vendors that we work with, so you can tailor a cutting-edge solution built for success.

- **Global and scalable:** Whether you're expanding into Europe, Asia, or beyond, Episode Six's platform is built for international growth. Local currencies, complex compliance requirements? We've got you covered.

Step 4: Phased implementation – Don't flip the switch all at once

Rolling out new tech doesn't have to be painstaking. Start with a phased approach, where you gradually introduce new components of your stack. Test and iterate as you go – this way, you minimize risk and ensure everything works smoothly.

Step 5: Never stop iterating

The world of fintech isn't slowing down, and neither should your business. After you've made the switch to a new platform, continue to monitor performance, refine your stack, and introduce new capabilities. Innovation doesn't end once you upgrade – it's only the beginning.

Meet the future or get left behind

The world is evolving faster than ever and sticking to standard solutions won't just stunt your progress– it'll make growth impossible. By upgrading your card tech stack with flexibility, optionality, and innovation at the forefront, you'll stay ahead of the competition and build a future-proof card program that's ready for anything.

Episode Six can guide you through the process of moving beyond the out-of-the-box option. You get the flexibility and power to grow the card program of your dreams – without the roadblocks.

Ready to get started? [Contact E6 today.](#)

About Episode Six

Episode Six (E6) is a global provider of enterprise-grade cards and ledger infrastructure for financial technology companies, banks and brands looking to offer payments to their customers. E6 delivers the innovative capabilities needed to compete with disruptors. Flexibility, adaptability and resilience are built into the core of E6's platform, ensuring clients maintain a market-leading position. E6 operates globally across 40 countries with an expanding team located in the U.S., Europe, Japan, Singapore, Hong Kong, Australia, and India.