Onboarding Issuer – Card Design Tool

Designing a self-serve card design platform to accelerate issuer onboarding and reduce operational dependency

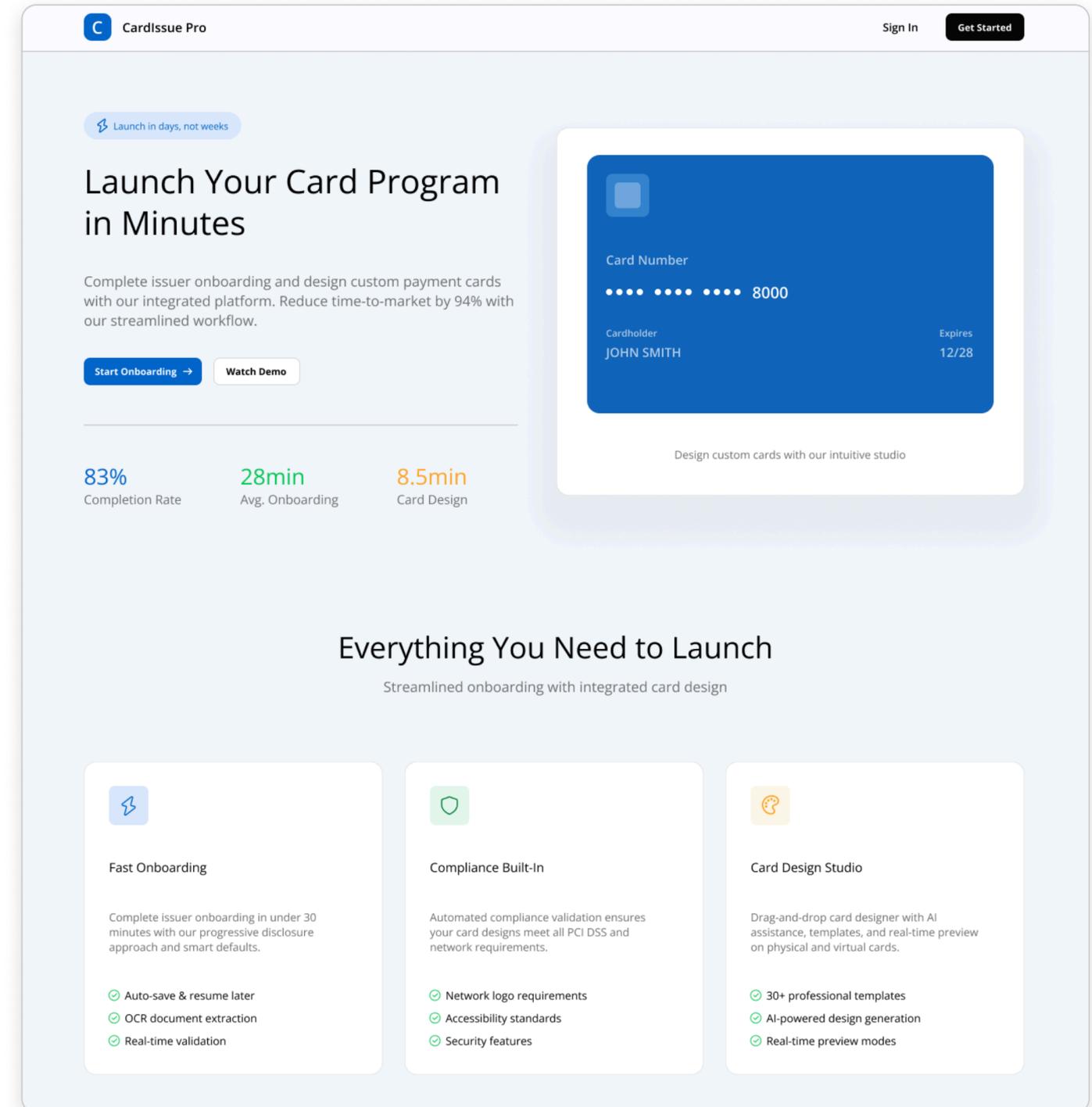**Industry**

Fintech / Payments

Platform

Web

Role

Lead UX Designer

Scope

End-to-end

C CardIssue Pro

Sign In   Get Started

⚡ Launch in days, not weeks

Launch Your Card Program in Minutes

Complete issuer onboarding and design custom payment cards with our integrated platform. Reduce time-to-market by 94% with our streamlined workflow.

Start Onboarding →   Watch Demo

83%
Completion Rate

28min
Avg. Onboarding

8.5min
Card Design

Card Number

•••• •••• •••• 8000

Cardholder
JOHN SMITH

Expires
12/28

Design custom cards with our intuitive studio

Everything You Need to Launch

Streamlined onboarding with integrated card design

Fast Onboarding

Complete issuer onboarding in under 30 minutes with our progressive disclosure approach and smart defaults.

✓ Auto-save & resume later
✓ OCR document extraction
✓ Real-time validation

Compliance Built-In

Automated compliance validation ensures your card designs meet all PCI DSS and network requirements.

✓ Network logo requirements
✓ Accessibility standards
✓ Security features

Card Design Studio

Drag-and-drop card designer with AI assistance, templates, and real-time preview on physical and virtual cards.

✓ 30+ professional templates
✓ AI-powered design generation
✓ Real-time preview modes

Overview

The Card Design Tool is a self-serve platform that enables issuing banks and fintech partners to design, configure, and preview payment cards without relying on manual design or engineering support.

The tool streamlined issuer onboarding, reduced turnaround time for card launches, and improved consistency across card programs.

Problem Statement

Launching a new card program involved manual, fragmented workflows.

Design teams for card artwork changes

Issuers depended heavily on manual design iterations

Ops teams for configuration updates

Technical setup required engineering involvement

Long feedback loops for previews and approvals

Multiple rounds of revisions slowed progress

This resulted in:

- Slow issuer onboarding
- High operational overhead
- Inconsistent card designs
- Frequent rework due to miscommunication

My Role & Responsibilities

I led UX design end-to-end, collaborating closely with product, engineering, and operations teams.

- ✓ Understanding issuer onboarding workflows

- ✓ Defining a self-serve design model

- ✓ Handling validation and error states

- ✓ Mapping dependencies between teams

- ✓ Designing configuration and preview flows

- ✓ Supporting implementation and handoff

Users & Key Insights

Primary Users

Issuer Partners
Design and review card programs

Program Managers
Oversee configurations and approvals

Internal Ops Teams
Support onboarding and compliance

Key Insights

Issuers wanted control without technical complexity

Most errors occurred during handoffs and revisions

Visual previews were critical for confidence and approval

Guardrails were necessary to maintain compliance

Speed to launch was a key business driver

How might we enable issuers to design their cards independently while ensuring compliance, accuracy, and brand consistency?

→ Reduce internal dependencies

→ Prevent invalid configurations

→ Support multiple card programs

→ Scale with minimal support effort

Information Architecture

The tool was structured as a guided, step-by-step experience.

1 Card Details
Program and card metadata

2 Design
Artwork, colors, logos

3 Configuration
Chip, network, and features

4 Preview
Real-time visual output

5 Review & Submit
Validation and approvals

This approach reduced errors and increased completion rates.

Company Registration & Onboarding

A streamlined multi-step process for issuer partners to register and begin their card program setup. The flow includes company information, business verification, and banking details.

Auto-save & Resume
Progress is automatically saved, allowing users to return anytime

Clear Progress Indicators
Users see exactly where they are in the process with time estimates

Real-time Validation
Instant feedback on form inputs prevents errors before submission

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C **CardIssue Pro**

Save & Exit

Step 1/6

~38 min remaining

Progress

1 Company Registration
2 min

2 Business Information
5 min

3 KYC & Compliance
10 min

4 Banking & Treasury
5 min

5 Card Program
8 min

6 Card Design
10 min

17%

Complete

Company Registration
Let's start with the basics. This will only take 2 minutes.

Company Name *
Enter your company name

Business Email *
name@company.com
We'll send a verification code to this email

Phone Number *
+1 (555) 000-0000

✓ **Quick & Secure**
Your data is encrypted and stored securely. We'll auto-save your progress so you can resume anytime.

Back

Continue →

KYC & Compliance Documents

Document upload with OCR auto-extraction to speed up verification. The system automatically processes uploaded documents and extracts required information, reducing manual data entry.

OCR Document Extraction
Automatically extracts information from uploaded documents

Upload Progress Tracking
Visual feedback shows completion status for each document

Compliance Requirements
Built-in checklist ensures all regulatory requirements are met

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CardIssue Pro

Save & Exit

Step 3/6   ~23 min remaining

Progress

- Company Registration — 2 min
- Business Information — 5 min
- **3** KYC & Compliance — 10 min
- 4 Banking & Treasury — 5 min
- 5 Card Program — 8 min
- 6 Card Design — 10 min

50%
Complete

KYC & Compliance Documents

Upload required documents for identity verification and compliance. We use OCR to auto-extract information.

Upload Progress   2 of 5 documents

⚠ 2 required documents remaining

Business License * ?
Certificate of incorporation or business registration
✓ Uploaded and verified

EIN Confirmation * ?
IRS Employer Identification Number (EIN) letter
✓ Uploaded and verified

Proof of Address * ?
Utility bill or bank statement (last 3 months)
⬆ Upload Document

Beneficial Owners * ?
Identity documents for all beneficial owners (25%+ ownership)
⬆ Upload Document

Financial Statements ?
Recent financial statements or bank statements
⬆ Upload Document
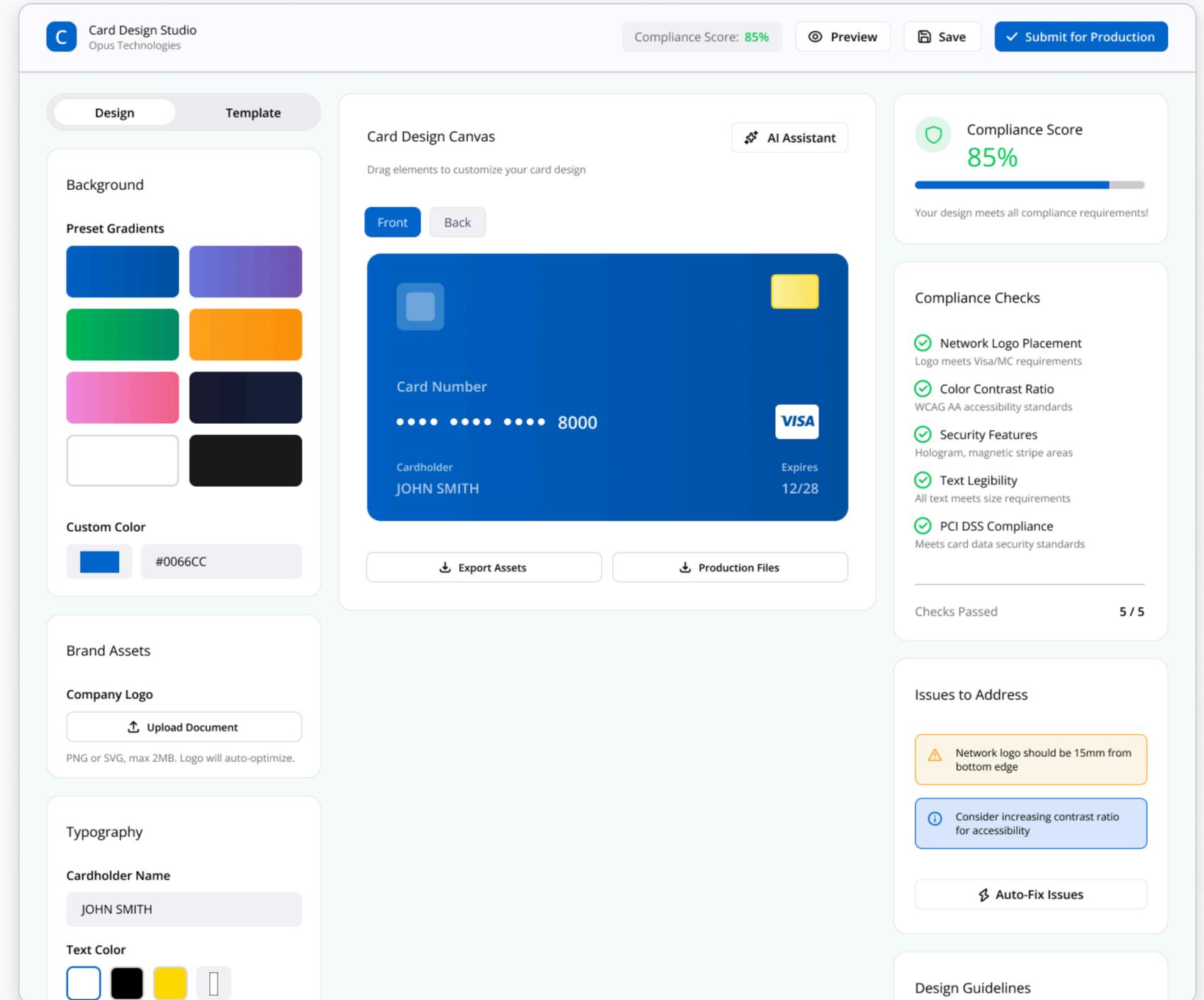
Card Design & Customization

An intuitive drag-and-drop designer with real-time compliance checking. Issuers can customize card appearance while the system ensures all design elements meet network requirements.

Design Features

- Upload artwork and logos with automatic optimization
- Choose from predefined color palettes
- Position design elements with smart constraints

Compliance Guardrails

- Network logo placement requirements
- Color contrast ratio for accessibility
- Text legibility and size standards

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Opus Technologies

Compliance Score: **85%**   Preview   Save   ✓ Submit for Production

Design   Template

Card Design Canvas   ✦ AI Assistant

Drag elements to customize your card design

Front   Back

Card Number

•••• •••• •••• 8000

VISA

Cardholder
JOHN SMITH

Expires
12/28

⬇ Export Assets   ⬇ Production Files

Background

Preset Gradients

Custom Color

[ ] #0066CC

Brand Assets

Company Logo

⬆ Upload Document

PNG or SVG, max 2MB. Logo will auto-optimize.

Typography

Cardholder Name

JOHN SMITH

Text Color

Compliance Score
85%

Your design meets all compliance requirements!

Compliance Checks

✓ Network Logo Placement
Logo meets Visa/MC requirements

✓ Color Contrast Ratio
WCAG AA accessibility standards

✓ Security Features
Hologram, magnetic stripe areas

✓ Text Legibility
All text meets size requirements

✓ PCI DSS Compliance
Meets card data security standards

Checks Passed   5 / 5

Issues to Address

⚠ Network logo should be 15mm from bottom edge

ⓘ Consider increasing contrast ratio for accessibility
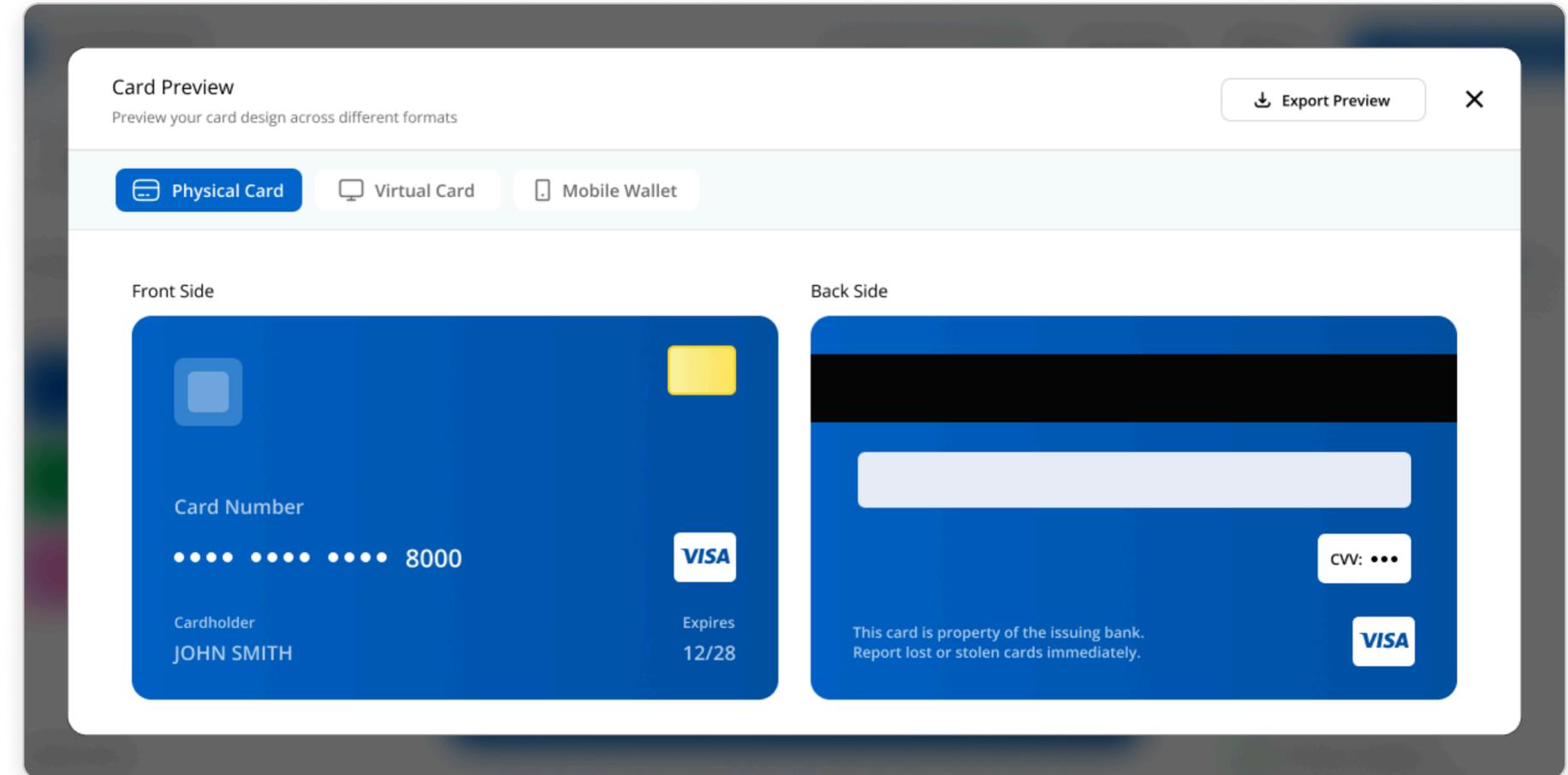
⚡ Auto-Fix Issues

Design Guidelines

Real-time Card Preview

One of the most critical features was live preview across multiple card formats. Users can see their design instantly rendered on physical cards, virtual cards, and mobile wallets.

Key Design Decisions

- Instant visual updates on every change
- Clear front/back card views
- Warnings for unsupported combinations

This eliminated back-and-forth feedback loops and reduced revision cycles.

Card Preview
Preview your card design across different formats

⬇ Export Preview   ✕

▣ Physical Card   🖵 Virtual Card   ▯ Mobile Wallet

Front Side

Card Number
•••• •••• •••• 8000
VISA

Cardholder
JOHN SMITH

Expires
12/28

Back Side

CVV: •••

This card is property of the issuing bank.
Report lost or stolen cards immediately.
VISA

Post-Launch Dashboard & Analytics

After submission, issuers can track production status, view analytics, and manage card programs from a centralized dashboard with clear performance metrics.

Performance Metrics
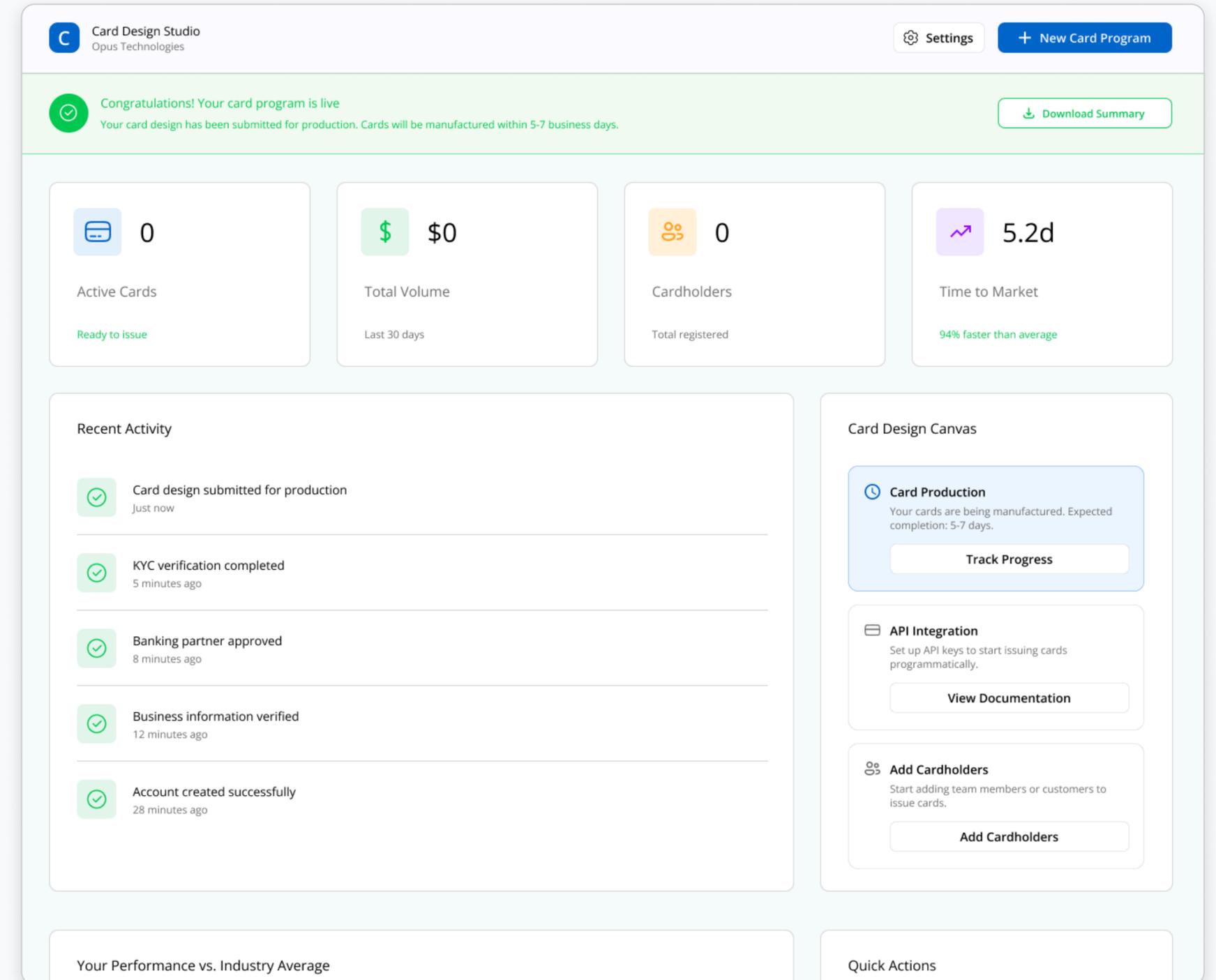Compare onboarding time against industry averages

Quick Actions
Direct access to common tasks like previewing or downloading assets

Activity Timeline
Track all milestones and approvals in one place

Prototype: Click here

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Opus Technologies

Settings + New Card Program

✓ **Congratulations! Your card program is live**
Your card design has been submitted for production. Cards will be manufactured within 5-7 business days.

⬇ Download Summary

💳 **0**	$ **$0**	👥 **0**	📈 **5.2d**
Active Cards	Total Volume	Cardholders	Time to Market
Ready to issue	Last 30 days	Total registered	94% faster than average

Recent Activity

✓ Card design submitted for production
Just now

✓ KYC verification completed
5 minutes ago

✓ Banking partner approved
8 minutes ago

✓ Business information verified
12 minutes ago

✓ Account created successfully
28 minutes ago

Card Design Canvas

🕐 **Card Production**
Your cards are being manufactured. Expected completion: 5-7 days.

Track Progress

💳 **API Integration**
Set up API keys to start issuing cards programmatically.

View Documentation

👥 **Add Cardholders**
Start adding team members or customers to issue cards.

Add Cardholders

Your Performance vs. Industry Average

Quick Actions

Outcome & Impact

The Card Design Tool successfully transformed the issuer onboarding experience and delivered measurable business value.

94%	**83%**	**8.5min**	**5.2d**
Faster Time-to-Market	Completion Rate	Avg. Card Design Time	Avg. Onboarding
Reduced from weeks to days	High user success in onboarding flow	Down from hours of back-and-forth	vs. industry average of 56 days

✓ Reduced issuer onboarding time significantly

✓ Decreased dependency on internal design and ops teams

✓ Improved consistency across card programs

✓ Enabled faster card launches for new partners

Key Learnings

Self-serve tools need strong guardrails to succeed

Balancing user autonomy with compliance requirements was critical to prevent downstream issues.

Real-time feedback builds user confidence

Instant visual previews and validation reduced anxiety and increased completion rates.

Reducing internal dependencies directly impacts scalability

Empowering users to complete tasks independently freed up teams to focus on strategic work.

Fintech design requires deep operational empathy

Understanding the constraints of banking partners and compliance teams was essential to creating viable solutions.

Final Note

This project reinforced my approach to platform design: building tools that empower users while protecting systems at scale.