



# A fintech partnered with Mastercard to design a target operating model to support the launch of its first prepaid card

Fintech Case Study

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NAM



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## Context and Challenge

A fintech in the crypto space planned to launch a prepaid card and needed support in evaluating potential card partners. The client also wanted to develop a detailed target operating model to enable them to successfully launch and scale their card program.

## Approach

Mastercard Data & Services helped the client design a target operating model based on an end-to-end approach:

- **Optimal Operating Model Selection:** Provided an overview of key players in the payments ecosystem and evaluate the different operating models to identify the optimal one
- **Processor Market Scan:** Assessed processors based on a detailed framework to identify those that would be the best fit
- **Operating Model Design:** Developed a target operating model including team structure, roles and responsibilities as well as key processes and technology capabilities
- **Roadmap & Prioritization:** Prioritized identified capabilities and requirements and build a detailed implementation roadmap

## Results

Project recommendations enabled the client to identify the right partners and successfully launch their prepaid card:

~\$22MM\*

Estimated incremental revenue  
over the first 4 years

~10%\*

Estimated Profit margin (year  
3 onwards)

\*Estimated values based on assumptions regarding key metrics such as volume, fees, etc. included in the financial model



# Next Steps

For more information, please contact  
the Operations and Compliance  
Practice

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