

IBAN Management Administration Panel Overview

The IBAN Management Service module provides a centralized interface for managing bank accounts and transfers. As a Payment Institution, you are granted extended administrative capabilities, allowing you to manage the full lifecycle of banking products and maintain regulatory compliance.

The document is divided into sections that describe the various components of the system. Each section contains a screen presenting the functionality and a detailed description of the states occurring in it.

You can find more about the IBAN Management Service product [here](#).

Purpose & scope

This product guide provides a high-level overview of Admin Panel IBAN Management section.

Name	Description
Transaction & bank account monitoring	Provides continuous visibility into all bank accounts and transfers. You can track transaction history, verify account and transfer statuses and details.
Account generation	It provides the ability to generate a bank account assigned to a specific balance.
AML Decision Management	It allows payment institutions to exercise direct control over compliance processes. You can manage and execute AML-related decisions for both incoming and outgoing transfers, including reviewing and approving or rejecting transactions based on established rules and your risk assessment.

Terminology

This section explains a number of key terms and concepts used in this document.

Name	Description
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Partner	An institution using Verestro products. Essentially, a Partner can be referred to as a Verestro client.
Operator	User using the Panel regardless of role or level of rights.
AML Operator	User using the Administration Panel which actions are connected with Anti-Money Laundering area. Issuing Institution representative.
Upload	The process of transferring (importing) the bulk transfer data files to the banking system.
Master balance	The total funds in Master Account. Master Account is the main account number assigned to the Partner in the bank's system
Technical balance	A balance that takes into account funds pending finalisation, such as held transfers for AML reasons.

Transaction & bank account monitoring

Transfers

The **Transfers** tab provides comprehensive visibility into **all transactions** executed within your implementation. You can efficiently navigate the transaction history using an extensive set of filters, including:


Transfer ID, Created at, Sender's account number, Receiver's account number, Bank, Direction, Account Type.

Each entry provides access to all essential transfer data. By selecting a specific transaction, you can access:


- Transfer history- a chronological log of the transaction's lifecycle.
- Related transfers & refunds- immediate visibility into associated movements.
- Upload details- applies to external outgoing transfers and their execution within the upload.


For enhanced transparency and streamlined investigation, the details view **allows for direct navigation to the associated user profile or related transfers**, ensuring all necessary information is just one click away.

IBAN MANAGEMENT

 Upload statistics

 Transfers for review

 **Transfers**

 Accounts

Transfers

Filters

Transfer ID

Created at
2026-01-03 - 2026-02-03

Sender's account number

Receiver's account number

Bank

Direction

Account type

65 results

Created at: 2026-01-03 - 2026-02-03

Clear all

TRANSFER ID	ACCOUNT TYPE	DIRECTION	AMOUNT	CREATED AT	TYPE	STATUS
12345678901234567890	Bank account	Sending	11.23 EUR	2026-01-23	External	Completed

The list view allows you to access the **details of any transfer**. It includes the specific transfer history and its connections to others. Furthermore, you can navigate to the tab of a user holding an Antaca balance by clicking on their ID.

← Transfers > Transfer details

Details

Basic data

ID	Bank	Amount	Description	Direction	Sending option	Status	Account type
12345678901234567890	ABC	0.10 EUR	Test transfer	Sending	INTERNAL_BANK EXPRESS	Completed	Bank account

Date of receipt: 2026-02-03
Settled date: 2026-02-03

Sender's details

User ID	Name	Address	Bank BIC	Sender's account number
1234567890	John Doe	123 Main St	ABCDEF	12345678901234567890

Receiver's details

Name	Address	Receiver's account number
John Doe	123 Main St	12345678901234567890

Transfer history Related transfers Refunds Upload details

Name	Description
Transfer history	The history of changes made during transfer execution, including the <code>date</code> , <code>owner</code> , and the <code>name</code> of the change.
Related transfers	All transfers associated with the main transaction, e.g., moving funds to the technical balance when a transfer is held.
Refunds	Refunds made within a given transfer, e.g. after rejection by the department or AML rules.
Upload details	Applies to transfers sent to the bank for execution via bank upload. This doesn't apply to internal transfers (within the same implementation) or incoming transfers.

Bank accounts


The **Accounts** tab enables you to track any bank account generated as part of your implementation.


You can check the bank **account number**, **currency**, the assigned **bank**, the **owner** (corporation or user), the **owner ID** (which redirects you to their tab when clicked), as well as the account **status** and **creation date**.

Just like in the Transfers tab, you can **filter the results**. The available filters are: **Account number**, **Currency**, **Bank**, **User ID**, **Corporation ID**, **Balance ID**, **Created at**, and **Status**.


You can view all accounts in the Accounts tab, but generation is handled via the specific customer profile, found [here](#).

IBAN MANAGEMENT

 Upload statistics

 Transfers for review

 Transfers

 **Accounts**

Accounts Filters

Account number Currency Bank User ID Corporation ID
Balance ID Created at Status

ACCOUNT NUMBER	CURRENCY	BANK	OWNER	OWNER ID	STATUS	CREATED AT
	PLN				Active	2026-02-03
	PLN				Active	2026-02-03

After entering the details of a specific account, both the information from the list and also the **Bank BIC** and **Balance** are visible- with redirection to the tab of this balance.

Account generation

Generate bank account

Depending on your business model and configuration, your customers may consist of endusers or corporations.

To generate an account for a customer, follow these steps:


1. Find them on the list- you can use dedicated filters for convenience:
 1. In the Endusers tab: Enduser ID, External ID, Email, Phone number, Status, First name, Last name.
 2. In the Corporations tab: Corporation ID, Corporation name, Representative first name, Representative last name, KYB status.
2. Go to the customer's balances.
3. Generate an account assigned to the balance.


If an account has already been generated for a given balance, this section allows you to view or delete it.

You can find more information about bank accounts and their generation flow [here](#).

▼ CUSTOMERS

 Endusers

 Cards

 Reports

 Corporations

AML Decision Management

Transfers for review


This section contains transfers separated from the main pool (found in the Transfers tab) that **require a decision from an AML operator for further processing**. Due to AML rules, their execution has been suspended pending verification.

The list view displays the following transfer parameters: amount, user ID, created at, direction, reason for review, and actions. **Available actions depend on the "reason for review" and may include issuing a refund, accepting the transfer, or rejecting it.**

Records in the Transfers for Review tab can be filtered using the following parameters: Transfer ID, Amount, Currency, Account number, User ID, Corporation ID, Direction, Created at, Account type, Bank, and Reason for review.


Access to the functionalities in this section is limited to the **AML team**.

▼ IBAN MANAGEMENT

 Upload statistics

 **Transfers for review**

 Transfers

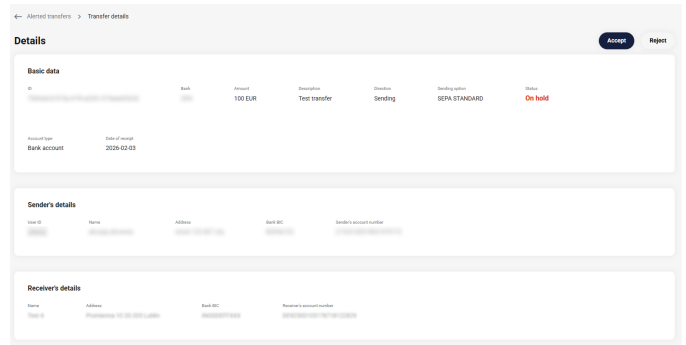
 Accounts

A held transfer can be either **accepted** or **rejected** by the AML operator.

These **actions are available** from both the **list view** and the **details view**. The details view is identical to the one in the Transfers tab.

The outcome of rejecting a transfer depends on its direction:

- upon rejecting an incoming transfer, a manual refund can be initiated;
- rejecting an outgoing transfer triggers an automatic refund.



If the transfer is rejected, the AML operator from Payment Institution defines further reprocessing of the transfer. Depending on the case, the transfer may return to the original sender or change the intended recipient.

After rejecting a transfer, the AML operator has the option to initiate a refund of the given transfer. This will be visible in the transfer history module, as well as in the **related transfers** and **refunds** section. Multiple refund transfers can be made in relation to a single transaction.

The sum of the amounts of refund transfers cannot exceed the amount of the original transfer.

Manual refunds are available once an incoming transfer is rejected.

Since a held transfer results in funds being posted to a technical balance, both approval and refunding require a transfer of funds from the technical balance, which will be reflected in the transfer history.

Roles and labels

Below are the default function settings for described product. In addition to roles, there are also labels for actions in the IBAN Management area, which extend the role's permissions. The roles of **ADMIN**, **MANAGER**, **EMPLOYEE** overlap with the **ADMIN**, **MANAGER**, **EMPLOYEE** labels.

Roles	Labels
Admin	Admin
Manager	Manager
Employee	Employee
	Transfer_maker
	AML

Action	Admin	Manager	Employee	Transfer_maker	Aml
Views	X	X	X		
Display bank account number details	X	X	X		X
Display bank accounts list	X	X	X		X
Reveal bank account	X	X	X		X
Display main accounts	X				
Create bank account	X				X
Assign main bank account	X				
Delete bank account	X				X
Display transfers	X	X	X		
Display transfers details	X	X	X		
Make transfer (create, cancel, calculate options)	X			X	
Accept transfer	X				X

Reject transfer	X				X
Display refunds	X	X	X		
Display transfers for review	X	X	X		
Display transfer history	X	X	X		
Display related transfers	X	X	X		
Display transfer bank upload	X	X	X		

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