

Intro slides

Business perspective

Description of the solution

Verestro provides complex solution bringing together digital experiences at different levels of customer journey; from **digital onboarding (eKYC)**, **instant digital and physical card issuance** through **tokenization** and contactless payments to card controls and loyalty.

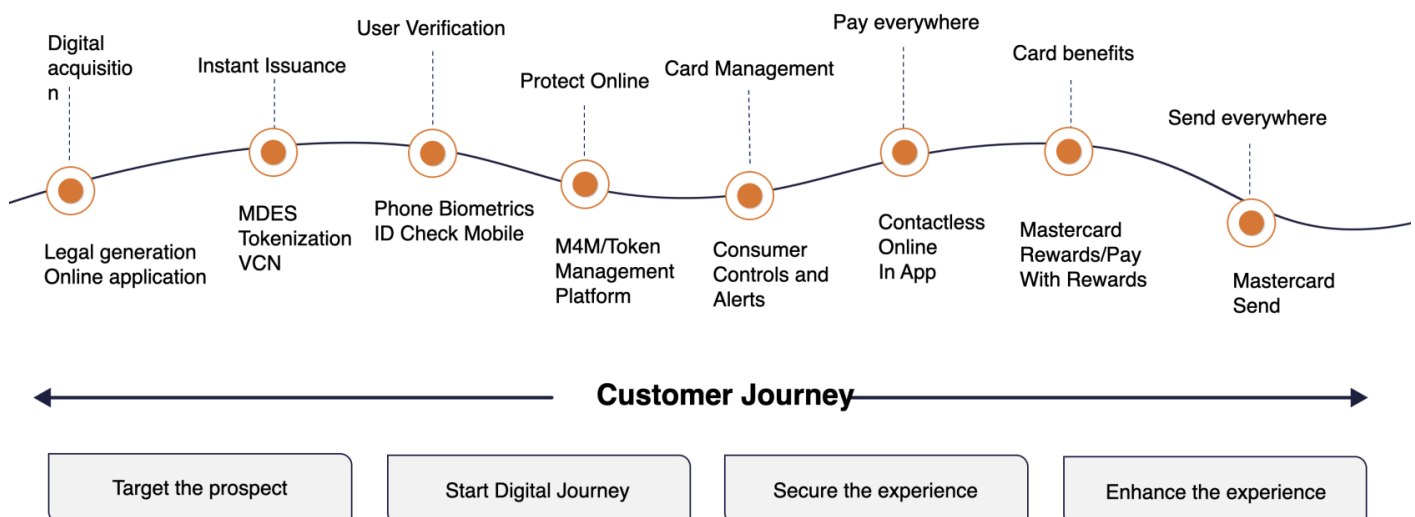


Key information

- **Readiness** of the solution: live
- **Implementation** possible via backend integration (SDK/API's) or white label application
- **SDK Certification** – full security and functional certification
- Verestro rely on Quicko – **certified National Payment Institution** under regulations of the Polish Financial Supervision Authority (UKNF)
- **Mastercard Principal Member** issuing license in place (owner of 3 BINS: prepaid, debit standard, debit business)
- Full integration with **Mastercard Payment Scheme**

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Customer Journey



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Card issuing and management

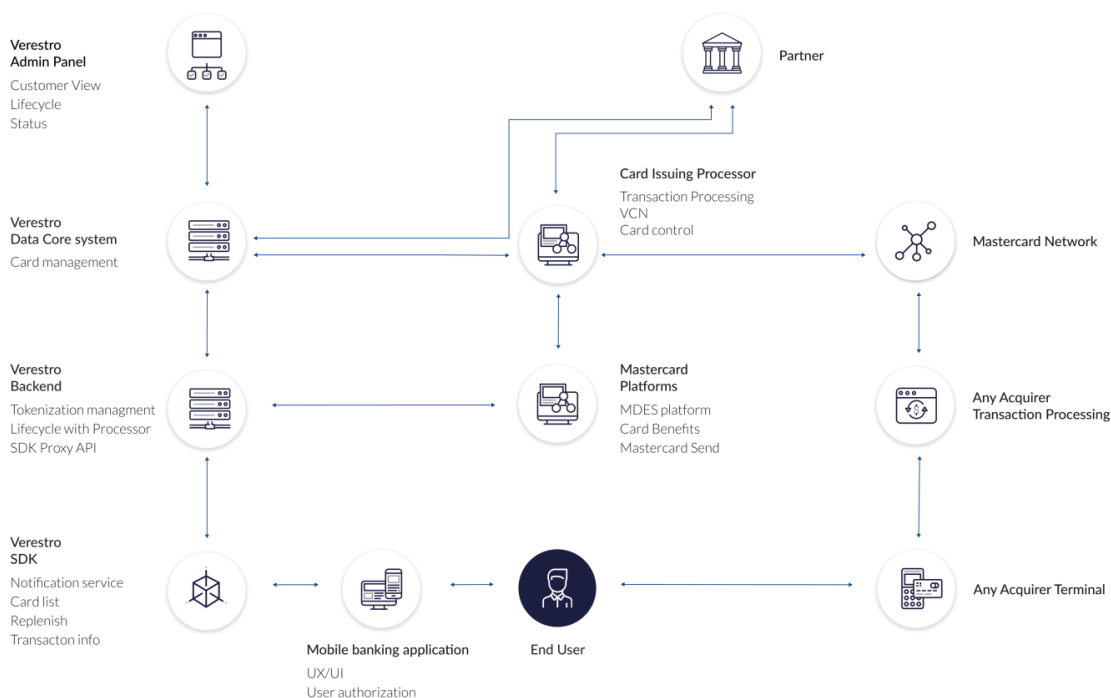
Platform capabilities

Card issuing	Card processing	Payment services
Physical cards <ul style="list-style-type: none"> Production Personalisation Co-branding Virtual cards <ul style="list-style-type: none"> MDES NFC, apple wallet, google pay, ... Card management (display full card data, lock/unlock the card, limits) Transaction management (fees, transaction history available) Payment wearables <ul style="list-style-type: none"> Contactless microSIM Individual gadgets External wallets integration (Garmin Pay, Fitbit Pay, ...) 	<ul style="list-style-type: none"> API connection E2E transaction processing Security (PCI DSS, 3DS 2.0) Chargeback management Cardholder support Reporting Smart transaction filtering Administration Panel 	<ul style="list-style-type: none"> Payment accounts Mass payments processing (individual iBAN's) EU transfers (SEPA) International transfers (SWIFT) B2B web panel implementation

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Architecture

SDK / API implementation



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