

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.

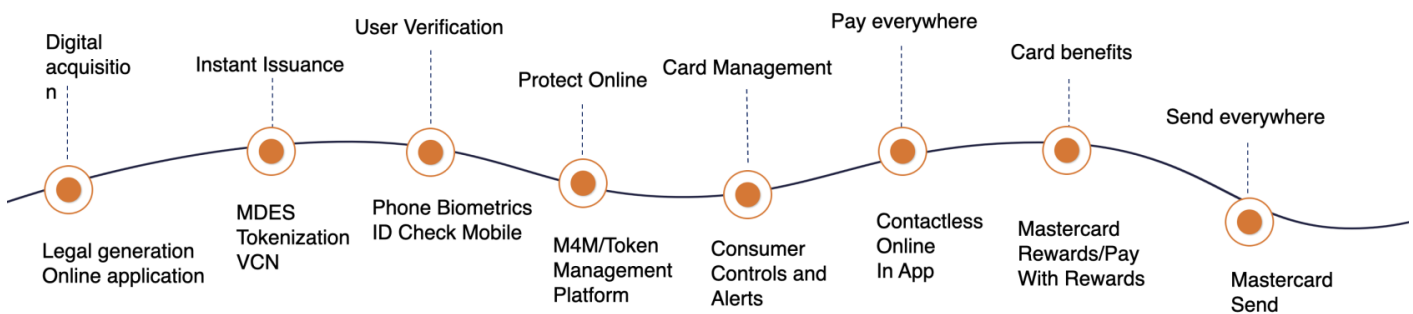


Key information

- **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



Customer Journey

Target the prospect

Start Digital Journey

Secure the experience

Enhance the experience

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Card issuing and management

Platform capabilities

Card issuing

Physical cards

- Production
- Personalisation
- Co-branding

Virtual cards

- 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

- Contactless microSIM
- Individual gadgets
- External wallets integration (Garmin Pay, Fitbit Pay, ...)

Card processing

- API connection
- E2E transaction processing
- Security (PCI DSS, 3DS 2.0)
- Chargeback management
- Cardholder support
- Reporting
- Smart transaction filtering
- Administration Panel

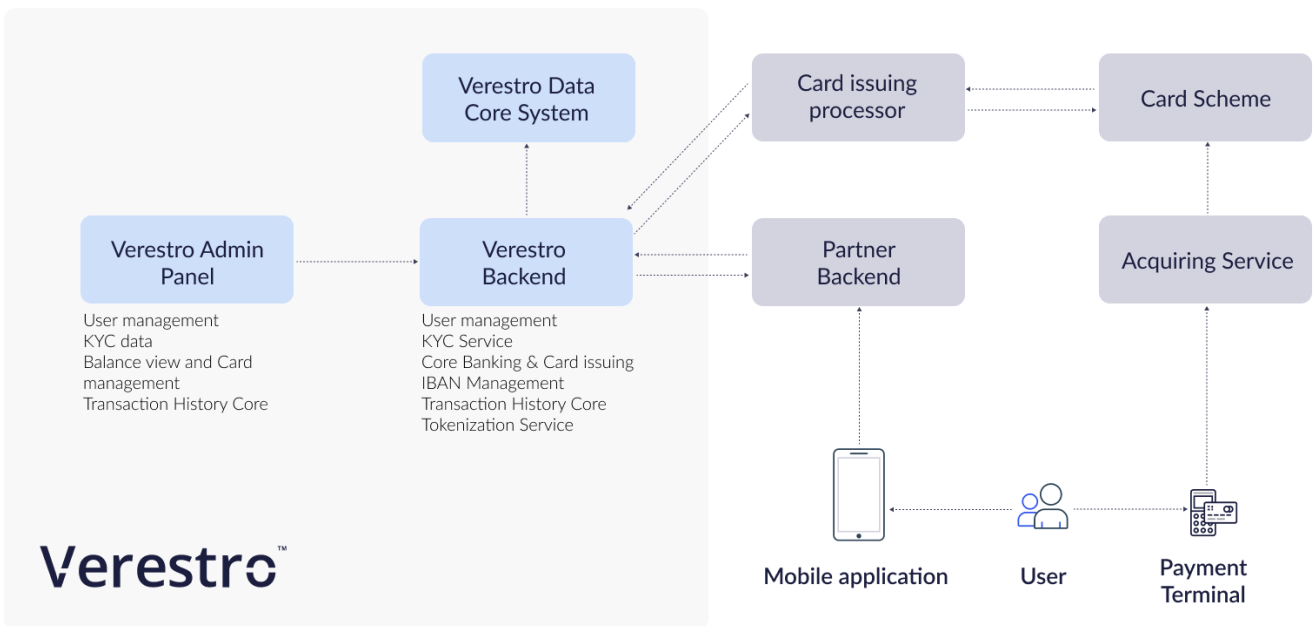
Payment services

- Payment accounts
- Mass payments processing (individual iBAN's)
- EU transfers (SEPA)
- International transfers (SWIFT)
- B2B web panel implementation

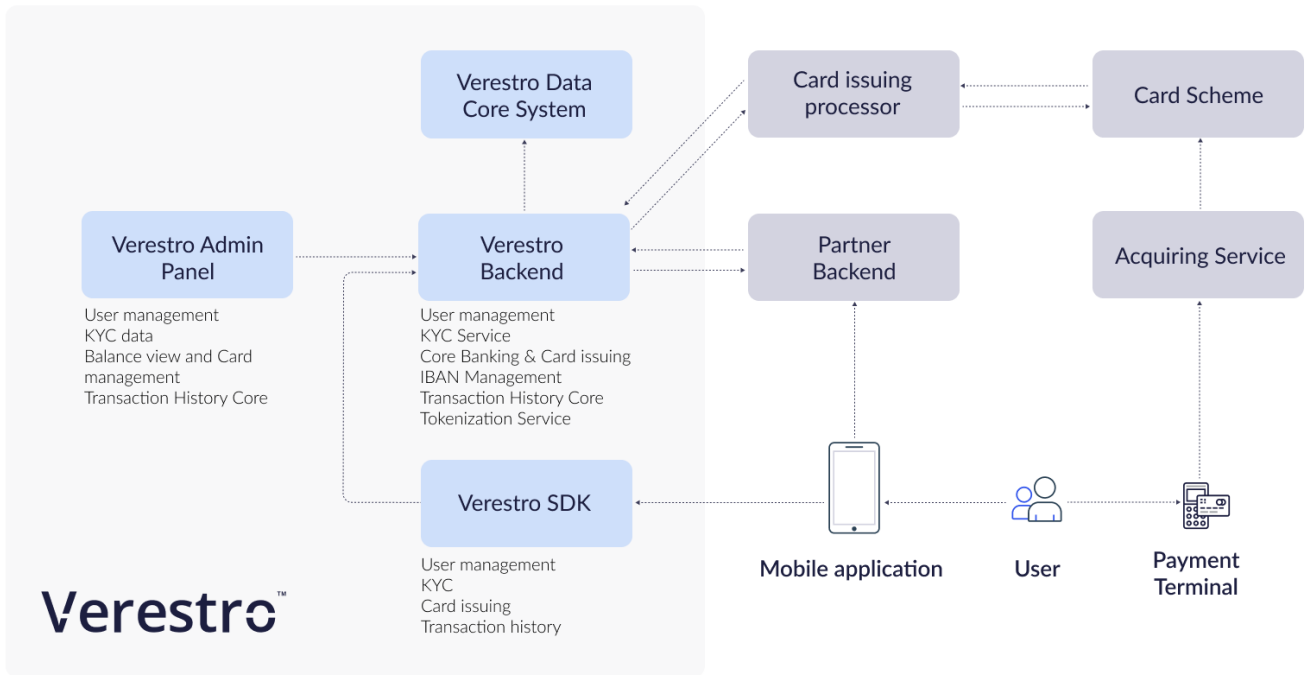
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Architecture

API implementation



SDK implementation



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