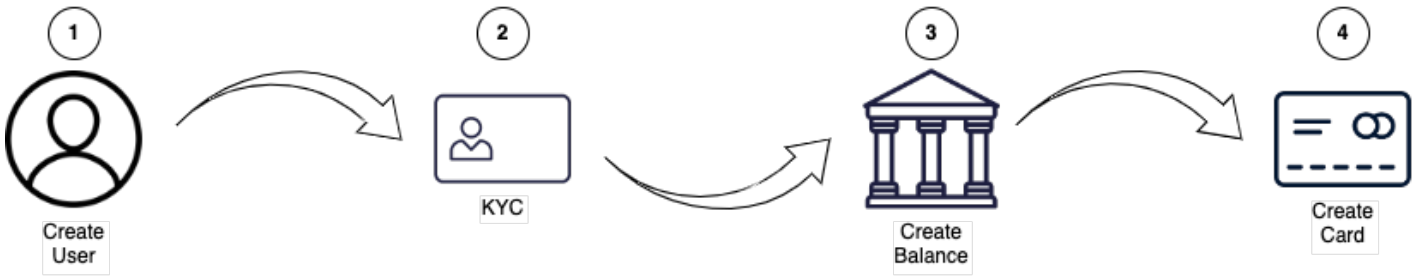
Introduction

In order to create card you have to perform four steps:



Create User

There are thre patches to create user: Self-registration in White Label App, Self-registration via Mobile SDK embeeded in your mobile app, sending user data to our backend directly via Life Cycle API.

White Label Application

Verestro has developed a mobile application for iOS and android. The application has a modular design which, can be personalized to the required functionalities, branded according to the guidelines and published in production. More about this solution can be found in White Label Application.

Mobile SDKs

Customers with their own infrastructure and well-established products who want to provide their users with new mobile functionalities in a fast and easy way, including secure payment instruments, may use dedicated SDKs. Verestro team actively supports their implementation and leads through necessary certification processes. More on SDK based implementation can be found in User Lifecycle & Card Management SDK.

Life Cycle API

If you need direct integration with your backend, you can use LC API - dedicated server-to-server REST API created for this purpose. More about LC API can be found in User Lifecycle & Card Management API.

KYC

In order to meet legal regulations Verestro supports the KYC (Known Your User) process aimed at verification of the customer to whom the services and payment instruments will be offered. As in the case of user registration, here, too, there is the flexibility of adjusting this solution both from the user's side in the mobile application and the processing of the application itself.

Manual KYC Process

The standard Verestro solution makes it possible to collect the necessary data and photos of documents and persons in the mobile application and send the thus prepared request via a secure channel to the Verestro infrastructure. This process is supported both in the implementation of the White Label Application and/or implementation of SDK in the customer application. All KYC data are available through a dedicated Administration Panel, through which the client at a specific access level verifies the data submitted by users.

Automatic eKYC

As KYC process requires customisations and flexibility, Verestro platform enables integration of external entities supporting this process. With the implementation of which it is possible to achieve full automation and thus reduce user verification time to a minimum. With KYC verification automation, the user can have a working payment device within 3-5 minutes of installing the application on their phone.

External KYC

For institutions that are expanding their offerings to include card issuance and already have a KYC process in place, LC API is a dedicated channel from setting KYC status with the user more about it in User Lifecycle & Card Management API.

Create Balance

The third step that brings the user closer to obtaining the card is the creation of a balance / account for the user, which is a dedicated place that maintains the current balance of available funds in a specific currency. Depending on the customer's needs, the user can have a virtually unlimited number of balances.

Automatic

The most commonly used solution is to automatically create the balance as soon as the user gets a positive KYC verification status. With this approach, the user receives the balance in the currency defined within the project.

Manual

A client can create a balance for a user on demand or enable the user to do so themselves. Regardless of the implementation method, the process of creating balances is available in a dedicated mobile application, the provided SDK, from the server-to-server connection and through a dedicated admin panel. More on balance management can be found in Card Management System .

Create Card

The final step is to create a card linked to the previously created balance. Verestro provides its customers with the ability to generate virtual and physical cards for its users. With the implementation of the application in the minimum configuration specified by Mastercard, where the user has a modern e-banking system along with a stylistically attractive physical representation of a virtual card. Processes related to issuing and managing cards are available in Card Management System.

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