Introduction

General intro to Verestro platform. Start here.

- [Introduction](#)
- [Key Products](#)
- [Integration, hosting, security](#)
- [User registration & card issuing](#)
- [What we can do for you](#)
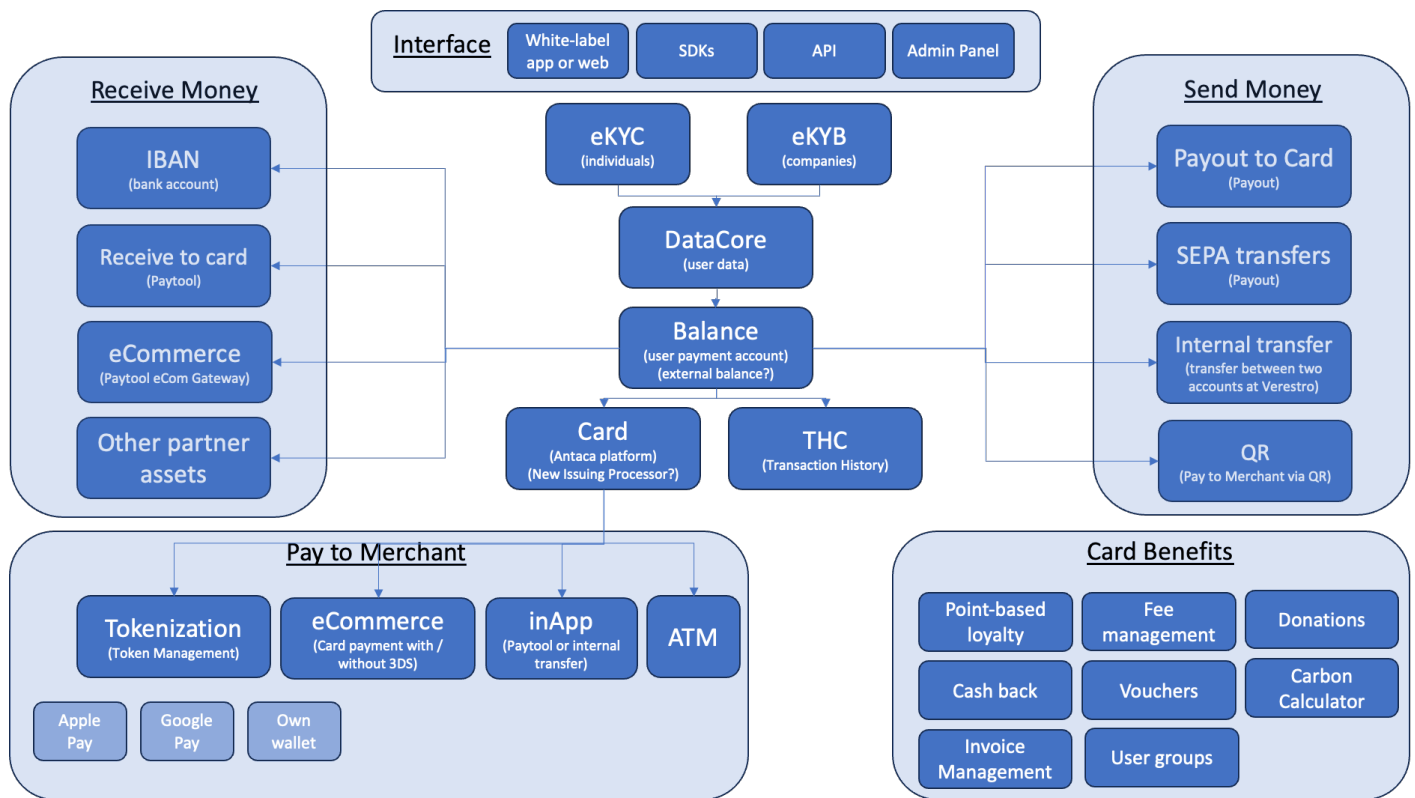- [How we can support you](#)

Introduction

Summary

Verestro Fintech-as-a-Service platform enables launching various innovative digital, fintech functionalities through integration with one service platform. Our platform includes **core-banking, card issuing, tokenisation, money transfers, benefits** and other functionalities. You can use our APIs, SDKs or white label applications to launch new payment products and solutions for individual or business customers. We cooperate with:

- **Banks** willing to launch Apple Pay, Google Pay, Issuer Wallets, sophisticated card issuing, expense management or loyalty platforms.
- **Fintech start-ups** and fintech unicorns willing to go live with innovative digital card products or willing to quickły launch new products for their customers.
- **Neo-banks or wallets** willing to launch core-banking and card issuing functionalities quickly and affordably
- **Merchants and eCommerce marketplaces** interested in launching new fintech solutions for their users or just accept cards in internet in effective way. We provide multi acquiring card on file solutions as well for them.
- **Cities and transport operators** interested in smart city and ticketing platforms.
- **Payment schemes, PSPs** interested in innovative payments i.e. Contactless Payments through IBANs, card benefits, access solutions

Our platforms consists of multiple components responsible for various functions like user registration, administration, tokenization, money transfer and many others. Each component is built of several micro-services - small or bigger backend and frontend applications that provide particular sub-functionality. Our frontend components are usually built in native Android or iOS or web view widgets. They are always customizable.

Interface — White-label app or web | SDKs | API | Admin Panel

Receive Money
- IBAN (bank account)
- Receive to card (Paytool)
- eCommerce (Paytool eCom Gateway)
- Other partner assets

eKYC (individuals) | eKYB (companies)

DataCore (user data)

Balance (user payment account) (external balance?)

Card (Antaca platform) (New Issuing Processor?) | THC (Transaction History)

Send Money
- Payout to Card (Payout)
- SEPA transfers (Payout)
- Internal transfer (transfer between two accounts at Verestro)
- QR (Pay to Merchant via QR)

Pay to Merchant
- Tokenization (Token Management)
- eCommerce (Card payment with / without 3DS)
- inApp (Paytool or internal transfer)
- ATM

Apple Pay | Google Pay | Own wallet

Card Benefits
- Point-based loyalty
- Fee management
- Donations
- Cash back
- Vouchers
- Carbon Calculator
- Invoice Management
- User groups

You can integrate with Verestro platform through:

- APIs that enable you to integrate server-2-server,
- native SDKs and web widgets that enable you to quickly install new functionalities in your mobile application,
- white label application that can be easily customized and can contain your functionalities, specific for your business.

Learn more about our products and key components. Ask questions if you need any support from us.
We are lookng forward to working with you.

Best regards,

Krzysztof Drzyzga
CEO and co-founder

Key Products

Read here to learn about key products and functionalities

Card Issuing

Create and manage newly issued payment card. All necessary functionalities included. Possibility to customize card visual, transaction limits and various processes. Key information:

- You can create card via API, native SDKs iOS and Android or inside white label wallet
  Check here.
- Make sure you register user on Verestro platform and perform eKYC before creating card
  Check here.
- Once card is created you can use it for various types of payments and value added services Check here.
- Read information about our key functional components and APIs Check here.
- Read about various other functionalities to make use of the card Check here.

Tokens & NFC

Enable contactless payments on mobile phones. No matter if you want to implement Apple Pay, Google Pay or other X-Pays, launch your own Issuer Wallet, implement MDES, VTS or launch Token Management Platform. Verestro provides all those solutions and is fully certified. No additional certification required. You can launch it for your customers in 3 months !

- If you want to launch mobile contactless in your Android app, token requestor or issuer wallet Check here.
- If you want to launch Apple Pay, Google Pay, other X-Pays or Token Management Platform
  Check here.
- Check various ways of integration - you can use SDKs, APIs or white label wallet Check here.

- If you want to check how user and card management works in addition to NFC payments Check here.
- Make sure you register user on Verestro platform before requesting tokenization and payments via SDK or APIs Check here.

Online Payments

Easy to online payment gateway for one-time and recurring payments. Solution contains webpage to be integrated on merchant portal. Payments can be delivered via API integration.

- If you want to launch online payments with Verestro Check here.

Business Control

Multifunctional expense and card management platform for companies. It allows to issue and manage cards inside organization and manage corporate expenses performed with cards. Web application in the form of an administrative panel (for banks and corporations) and mobile applications for iOS and Android. Mobile Applications enable push provisioning to Apple Pay and Google Pay. Company administrators and managers can assign virtual cards to mobile users - employees. Employees can scan and save invoices for easy settlement. The portal also includes the ability to manage users, cards, and transaction history.

- If you want to get the Web Portal, which allows to issue cards, set limits and send them to endusers Check here.
- If you want to launch mobile application for end users who receive issued card and are able to use it for contactless payments Check here.
- If you want to launch Business Control with Apple Pay, Google Pay, other X-Pays or Token Management Platform Check here.

Money Transfers

Simply - send money from one payment instrument to another one. Card-to-Card, Account-to-Card, Card-to-Account, Mastercard-to-VISA, VISA-to-Mastercard. You can use payment card, IBAN transfer, or pick phone number of anyone registered in the system. We support multiple currencies,

calculate fee and inform that transfer has been delivered.

- If you want to get familiar with the details of our Money Transfers platform [Check here.](#)
- If you want to check how user and card management works in addition to Money Transfers [Check here.](#)
- Make sure you register user on Verestro platform before requesting Money Transfers via API or SDK [Check here.](#)

Rewards & Loyalty

Allow customers to collect points and exchange to benefits. Present vouchers and offer. Enable user to save their loyalty cards and present them at merchant locations. Deliver news to users. Use wallet as channel for marketing and promotion for the Partner.

Integrated with multiply Mastercard platforms: Mastercard Rewards System, Personalised Card Linked Offers, Pay with Rewards, Priceless API etc.

- If you want to start loyalty service based on Mastercard's Priceless Platform [Check here.](#)

QR Payments

Solution designed to quickly establish new payment option for you and your clients. Merchant can create payment QR. Consumer has to scan the QR and confirm payment. Merchant receives funds instantly, and may proceed to release of goods - digital or physical.

- If you want to launch payment channel based on showing QR to client [Check here.](#)

Digital First

Product-program for digital services enablement. All the services connected to one database, all in one mobile application.

- If you want to verify your new customer [Check here.](#)
- If you want to issue payment cards for your customers [Check here.](#)

- If you want to enable NFC Payments on custom Issuer Wallet approach [Check here.](#)
- If you want to launch service to enable Apple Pay, Google Pay or customized Issuer wallet [Check here.](#)
- If you want to manage lifecycle of users, cards, devices based on SDK or APIs [Check here](#).

White label application

Do you like what you see above? You can have it ready in our white label application, customized with your colour and logos, ready in the blink of an eye. Inside our white label application you can install your use cases, processes, functionalities.

- If you want to launch solution for lifecycle management for user, cards and devices [Check here.](#)
- If you want to have SDK for managing lifecycle user and cards [Check here.](#)
- If you want to launch portal for managing end users, cards, monitor activities [Check here.](#)

Integration, hosting, security

Integration with Verestro

Verestro offers three ways to take benefit of our solution, see table below for detailed comparison and pros of each of them.

	White Label Application	SDKs	APIs
What is it?	Complete mobile application for Android & iOS. Ready to be branded, customized and deployed to your users.	Native development kits for Android & iOS. Libraries easily pluggable into your existing mobile app, they take care of heavy-lifting and allow you to focus on User Experience.	REST-based interface to enable integration of your existing back-end to our services.

Key benefits	• Shortest time to market - ready to deploy in 20 days. • Modular approach - pick what you need. • Field-tested UX and processes. • Well defined customization scope, to guarantee on-time delivery. • Open to extension - it's possible to add new modules specific to your business.	• Full flexibility in creation of User Interface • Device security, encryption, session management are taken care of - your development team needs to focus only on experience of your users. • Minimal impact on back-end. Our SDKs connect to our back-ends, limiting scope of the project on your end, mostly to mobile application.	• Seamless integration to all your existing services including mobile apps, web or any other platform like IoT or Wearables. • Mix and compose our solution with your existing processes to create familiar environment for your users, with no compromises. • Handling of sensitive data is still covered, using strong, yet easy to implement cryptography. According to current best industry standards.
When to choose?	• Your product is created from scratch. • Time to market is crucial. • Development impact on your organization has to be minimized.	• Mobile application already in-place. • Needs expansion with fin-tech functionality. • There's capacity for mobile development.	• Existing multi-channel solution. • Mobile app already present or not necessary. • Verestro API will be used to augment existing financial product. • There's capacity for back-end development on your side.

Sandbox Environment

We have sandbox environment available per request. Contact sales@verestro.com to get access. More information about connection configuration can be found here: [Connecting to server-to-server APIs](#).

Hosting

We deliver our products in Software-As-A-Service Model. We build a new instance of the platform for new customers and we host in either in private cloud (European Union) or public cloud (AWS anywhere in the world). We prefer this model of delivery as almost every software component is going through updates every 2nd week. We need to make sure service is compliant with security requirements, android, iOS, Mastercard, VISA so we are in a constant development process. It is usually impossible or very difficult to go through regular deployment and release process if we do not host the platform.
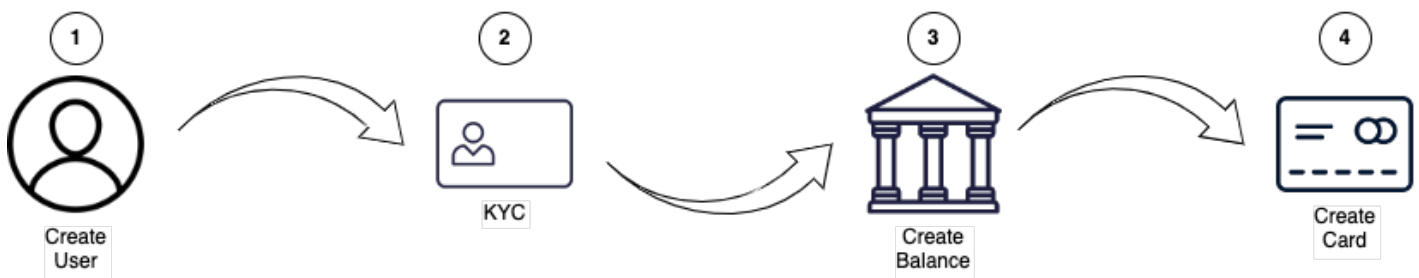
Security Standards and PCI DSS

Verestro is compliant with the highest level of PCI DSS Standards - Level 1. We are regularly going through system scans and once per year we are going through on-site audit performed by certified PCI DSS auditor. Verestro is also regularly checked and verified by Mastercard or VISA and multiple institutions (including big banks) that are regularly auditing Verestro infrastructure. We achieved the highest security standards by:

1. Building and maintaining network security - the need to build and maintain a firewall configuration that protects cardholder data, not using manufacturers' default passwords and settings.
2. Protecting cardholder data - protecting stored cardholder data, encrypting data transmissions when using public networks.
3. Maintaining a payment management program - using regularly updated anti-virus systems, developing secure systems and applications.
4. Implementing strong access control methods - limiting access to cardholder data to only those with a business need, assigning each user a unique ID, limiting physical access to cardholder data.
5. Regular network monitoring and testing - testing security systems and processes, controlling access to network resources and cardholder data.
6. Maintaining information security policies - relying on security policies for employees and vendors.

User registration & card issuing

To meet the needs and expectations of its customers, Verestro has developed a flexible infrastructure, allowing it to issue cards to fintech, merchants, companies, payment institutions or banks. We can provide digital issuing services for licensed payment and banking institutions or using our partner network, BIN sponsors to companies without payment licenses.

Verestro provides its customers with a range of services based on the applicable laws, directives and guidelines of card issuers such as Mastercard and Visa. Meeting these guidelines based on security standards including PCI DSS, 4 steps must be followed to deliver the card to the user:

Create User

The first step to be fulfilled is to register the user in Verestro infrastructure in order to maintain his data in accordance with PCI DSS guidelines and secure the subsequent communication. Depending on the customer's needs to fulfill this step, there is a possibility of delivering a dedicated mobile application or, in case of already existing system, implementing SDK in own application or server-server connection in cases when the application is not necessary. Regardless of the path chosen, Verestro provides its customers with a dedicated Administration Panel to facilitate the management and monitoring of its customers.

White Label Application

To meet the needs of the most demanding customers, Verestro has developed a mobile application for iOS and android. The application has a modular design which, in the shortest possible time, 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 API & SDK](#).

Life Cycle API

Customers who, similarly to the above case, want to expand their offer with competitive functionalities, where mobile application is not applicable, can use dedicated backend solution in server-server connection. LC API created for this purpose in a safe and easy to implement way allows to meet this requirement. More about LC API can be found in [User Lifecycle & Card Management API & SDK](#).

KYC

In order to meet the requirements of card issuers, legal regulations and international directives 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 & SDK.

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, Verestro enables joining the Digital First program, 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.

What we can do for you

Here you can find products dedicated to particular customer segments.

For Issuers

For Issuers' representatives Verestro prepared a tailored offer allowing you to broaden your value proposition for end customers and cardholders. From money transfers, through NFC payments in your app to comprehensive solutions with white label mobile applications that include multiple products and functionalities. For more details, find the product that works for you and click on the name.

Card Issuing	Digital First	White Label App
Money Transfers		
Virtual Cards	Business Control	Apple Pay
Google Pay		

MCBP NFC SDK

Issuer Wallet

Priceless Specials PL

Card-to-Card Payments

Priceless Offers

Loyality Card Storing

For Fintech

Fintech as a Service is in our blood. Our whole platform was created with this idea as one of our main goals. If you're already in the business and have a growing customer base that could use card- of payment-related functionalities - we're here for you. You're just starting but have an interesting business idea that could use financial services? No problem - just click on the product name below to learn more.

Card Issuing

Money Transfers

White Label App

Apple Pay

Google Pay

MCBP NFC SDK

Card-to-Card Payments

Virtual Cards

For Merchants

As a Merchant you're always trying to optimize the costs of operations but accepting digital payments is a must have
Click below to learn more about how Verestro can help you with your online or brick and mortar shop.

Web Checkout

QR Payments

eCommerce Payments

Payouts

For Charities

At Verestro we know that your work is important and you too could use some help. The costs of raising funds online can be overwhelming - we're here to tell you that it doesn't need to be like that. See below for more details on our 'out of the box' web checkout tool and comprehensive donation widget that allows you to start a new initiative within days.

Web Checkout

Donation Widget

How we can support you

Here you can find key questions and answers.

Card issuing:

You have issues with establishing your own payment infrastructure and issuing payment cards?

✔With Verestro's card issuing solution you will start issuing cards in 4-6 weeks without complicated procedures.

Too much time to develop and implement a card program with payment providers or BIN sponsors?

✔ Quickly set up a card program that already includes card issuing, card design, card activation & card management.

Need help with a complex API integration to card processing platforms?

✔ Verestro's flexible infrastructure seamlessly integrates and manages digital card issuing solutions through our partner network.

Have a problem with a time-consuming process involved in issuing and obtaining payment cards?

✔ Verestro Card Issuing solution enables customers to issue cards in just 15 seconds.

Have concerns regarding the risk of security fraud?

✔ Our solution includes advanced security features like tokenization and KYC process to identify and verify customer.

As a Crypto company, want to capture the money volume for cashing in and cashing out of the crypto wallets?

✔ Issuing its own cards enables Crypto companies to capture the volume of money while cashing in of fiat to crypto and cashing out from crypto to fiat.

Have a problem as a loan company due to the reliance on traditional check disbursement or cash payments?

✔ With Verestro Card Issuing solution, loan companies can issue virtual cards to borrowers, allowing them to conveniently access their loan funds.

Tokenization:

Have a problem with a low security level?

✔ Secure your card's sensitive data with Verestro Tokenization Solutions.

Need to storage and manage tokens?

✔ With Verestro Token Management Platform you can manage tokens with various requestors (Apple Pay, Google Pay and other x-Pays) with a minimum development.

Don't want to spend too much time to be compliant with industry regulations?

✔ Verestro is PCI DSS compliant and obligated to maintain high security standards.

Have issues with enabling a card tokenization solution?

✔ Verestro Token Management Platform allows for a quick and easy integration to Mastercard and Visa tokenization platforms.

Struggle with frauds during online transactions?

✔ Verestro Tokenization Solution can help limit e-commerce fraud by tokenizing customer payment data during online transactions.

Don't have a web portal to manage tokens, users and generate required transaction reports?

✔ Verestro Token Management Platform provides a solution to be implemented into your mobile application, as well as a web portal to generate required reports by Token Requestors.

Don't have a solution allowing you to display a dedicated card visual during contactless transactions?

✔ Use Verestro's Token Management Platform to upload a dedicated card visual without any extra work.

Business Control:

Need to disburse funds to employees for multiple business purposes?

✔ Choose Verestro Business Control Solution for expense management and instant card issuing.

Have a problem with controlling employee expenses, which leads to overspending?

✔ Implement Verestro Business Control Solution, set up spend rules and limits for streamlined payments in real time.

The refund process of business expenses in your company is complicated and time-consuming?

✔ Your employee can use a digital business card to make payments and automatically provide the financial team with an uploaded confirmation of transaction.

Dealing with a lot of paperwork to account for employee's expenses?

✔ Verestro Business Control Solution increases environmental sustainability by enabling employees to send invoices in a digital form instead of paper.

Have a problem with spend visibility in your organization?

✔ Managing groups in companies (departments or teams) enables employers to have a comprehensive view of expenses and to identify areas of concern or potential cost savings.

White label:

Too much time with developing a new app or platform from scratch?

✔ Verestro White Label Application is a ready-to-use solution for your business needs.

Need to develop your own white label app, but it comes with a ton of associated risk and security frauds?

✔ Verestro White Label Solution has already been tried and tested.

Building a new product/service is too expensive due to expenses for research, development, testing, and maintenance?

✔ Verestro offers a simple and transparent White Label Solution with components of your choice.

Need to implement an application for innovative solutions while maintaining your brand?

✔ Verestro White Label Solution is delivered as an app, personalized according to the customer's branding.

Money Transfers:

Standard transfers usually take 1-5 days

✔ Verestro Money Transfer completed in 30 sec .

Have a problem with high fees and complex processes for cross-border money transfers?

✔ Verestro Money Transfer solution offers a simple and affordable way to send money internationally.

Struggle with inconvenient exchange rates or hidden fees?

✔ Verestro Money Transfer solution offers competitive exchange rates and transparent fees, enabling efficient and cost-effective currency conversion.

Have a problem with a complicated and time-consuming process to implement money transfers with different acquirers separately?

✔ Verestro Money Transfer solution is integrated with various acquirers, banks and money transfer operators.

Need efficient payment solutions for various purposes, such as vendor payments, employee payrolls, or international transactions?

✔ Verestro Money Transfer solution helps businesses make payments, connect with accounting systems, automate workflows, and ensure secure and timely fund transfers.

Carbon Calculator:

Want to raise awareness of carbon emissions?

✔ Mastercard Carbon Calculator is a powerful tool that allows users to calculate the carbon footprint of their financial transactions.

Excessive CO2 emissions contribute to global warming

✔ The Carbon Calculator tool encourages to make more sustainable choices by calculating the carbon footprint of financial transactions.

Calculating carbon footprints seems to be too complex or inaccessible?

✔ Verestro implements the Mastercard Carbon Calculator to be user-friendly and accessible, with a simple interface and easy-to-understand results.

Want to demonstrate your business sustainability efforts and attract eco-conscious customers?

✔ The Carbon Calculator helps businesses display their sustainability efforts and attract eco-conscious customers, improving their brand reputation.

Facing a complicated process of integrating a new feature into your platform?

✔ Verestro Carbon Calculator API doesn't require any card enrollment, the partner can quickly and easily integrate the API into their existing workflows.