

What are the Advantages of the Verestro Fintech-as-a-Service Platform?

Each time we approach our customers, we are asked what **advantages** over the competitors our solution brings. In this article I would like to describe a couple of points which differentiate us among this pot of financial technologies vendors.

Advantages of the Verestro Fintech-as-a-Service Platform

1. Speed

200% faster than building everything in-house. Instead of building every fintech product yourself, You can use our platform and You will have all of those services much faster and at lower investment costs. Let's take [card issuing](#) for example. To start issuing cards You need to cover very costly and time consuming areas. You have to:

- build Your architecture and its individual components like data core center to manage cards, '
- have all kind of backends to tokenize the cards,
- create admin panels,
- integrate with Mastercard or Visa platforms,
- create the SDKs to integrate them with Your mobile interface,
- finally find or build Your own processing facility,
- and obtain a license of an official payment institution.

It may take from 1,5 to even 3 years and cost You a fortune counted in millions of euros! Choosing a Fintech-as-a-Service model is way more efficient as You simply do it all **in 3 months**.

2. Cost-Effectiveness

Our services **cost up to 50% less than those of the competition!** Often customers complain of high costs of fintech services. The cost of implementing our fintech services is one of the lowest in the industry, due to the maintained cost discipline, the location of the software house in the relatively cheapest country in the EU in terms of personnel costs, and the accumulated experience of more than 65 completed implementation projects.

Thanks to the **subscription-based Fintech-as-a-Service sales model**, the cost of our services is also significantly cheaper than the cost of developing such services in-house. As in the above-mentioned example of card issuing, the cost of card issuing program may exceed 1-2 m euros where in fintech-as-a-service case You will be only charged for a setup fee not higher than 20 k euro and then You will need to pay a monthly fee for the maintenance dependent on the type of cards You issue 4-8 k euro per month. Isn't it a good deal?

3. Long-Term Financial Stability

We are profitable, no loans, not dependent on investor money. We have **Mastercard** as a shareholder. You get a partner with long term financial stability which is extremely rare in our industry. Before signing any agreement with any vendor of financial technologies please make sure You double checked their financial condition usually available in the investors tabs on their official websites. You don't want to wake up one day with Your customers cut off from their payment cards.

4. Flexibility

Direct contact and flexibility! At Verestro, You get in touch with **decision makers** and we are ready to listen to Your needs. As long as You are not violating financial, AML rules - we are happy to be flexible and update our rules to Your needs.

Even though we would prefer to sell our off-the-shelf **products** like card issuing, tokenization, money transfers or a business expense management system, we all know, sometimes, some customisations are simply unavoidable. We have wide experience in tailoring the products to our Partners' needs.

5. New Revenue Streams

Generate new revenue with our fintech products! Our clients value rapid implementation of fintech services because it allows them to start **generating revenue** or **reduce costs faster** from such services as payment card issuance and cross-border transfers, online payments.

Based on our **experience** and **optimized processes** and **API/SDK**, it takes 4 times less effort to launch new products and start generating revenues on them. One of the good examples of the way You can quickly start earning on Your payment cards is a Fees module. Simply set up the fees on each issued card and start to earn from the first day of the project.

Contact

If You want to challenge some of the above-mentioned statements, feel free to book a call with one of our sales representatives at **sales@verestro.com**. We look forward to hearing from you!

Adam Mizotek

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