

# Pay with Rewards, Pay with Points

There are multiple use cases where you can use **virtual Mastercard payment cards**. Let me explain how it works, how you can offer your users a loyalty program or another point-based program to make transactions at any merchant location.

Let's imagine you provide a [loyalty program](#) for your users. You can also have any other point-based offering that enables rewards. You are interested in launching a program in which your users will be able to pay at any merchant location with a Mastercard virtual card.

In such a case you could use our [card issuing](#) services with **External Balance API**. It would work in the following way:

1. We launch a **business card program** for you. We perform Know Your Business verification with you as a company. Every card issued in the program will be in fact a payment card of your company.
2. You integrate with our **Lifecycle API** in order to register users and request cards
3. You integrate with card issuing API to **manage cards** and with External Balance API to be able to **authorize transactions**.
4. We would also integrate your solution with **Apple Pay and Google Pay**, and the cards would have your visual. Thanks to this, your users could easily use them for any payment.
5. You have to decide what the **value** of a single point is. You will receive from our system authorization for 20 EUR and you will have to approve or decline this transaction.
6. We will ask you to open an account at our **partnering payment institution** - you will have a Master balance which will cover direct settlement of payment transactions. You can reload Master balance every day.
7. From that moment users will be carrying your payment cards in their Apple Pay and Google Pay wallets and every **transaction will be routed to your system for authorization**. At the moment of transaction we will use **Master balance** to cover the transaction cost and you will charge point balance of the user.
8. Additionally, you could **limit merchants** where users can make transactions and get an additional fee from the merchant for enabling transactions at a particular merchant.

In today's payment world, such a project is easily available and not difficult to implement. There is a **simplified integration** and after several weeks you can go live with a new functionality.

Thanks for reading.

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