

Tips to avoid problems when implementing card issuing

So you have a good business case for [issuing cards](#) for your customers and you found a perfect vendor who can provide formal and technical services in this area. Right after signing the contract you're ready to implement. What now?

Now it's time to make sure that the implementation will be as smooth as possible and you and your team won't get stuck on some of the common problems that may happen in the project. Of course each vendor has his own approach, but let us explain how to avoid some of them based on

[Verestro](#)'s experience.

Preparing everything for you takes a moment

Depending on your particular setup we will need 4-8 weeks to prepare everything for you. From dedicated environments so that your customers and their cards will always be safe and secure, to ensuring that you will be able to use the cards in **Apple** and **Google wallets** and that your proper logo will appear in the 3DS confirmation screen when customers will be paying online. In the meantime you can focus on understanding all the **APIs** using Sandbox environment and make sure that your team is ready for the work in front of them – for example by analyzing the documentation carefully. Our services will be available for you one by one, so you don't need to wait full 8 weeks to start implementation – usually first work on your side starts after 2-3 weeks from the kickoff meeting.

Test and adapt

Everyone is always eager to launch the product to final customers – that's obvious. But it's good to plan an extensive **testing phase** that will limit the potential volume of incidents that may happen once you're live. A simple successful transaction done in ecommerce and brick and mortar POS is a very good prognosis, but should not be the end of testing phase. Take into account different scenarios and edge cases (like reversals and refunds – or even partial reversals). Take into account that there are many players in the world of payments and that a simple transaction is actually a connection of several backend systems (acquirer, issuer, payment network, additional vendors). The more you test, the less surprises will be there in the end.

Knowledge and understanding is key

Issuing cards and **processing transactions** is unfortunately not like riding a bike – it's easy to forget. During the project with Verestro you'll learn a lot about the world of payments and cards.

Make sure this knowledge is gathered on your side and distributed between team members.

Plan your MVP

Rome wasn't built in a day. Best banks did not simply appear in a moment. Issuing cards is a vast topic that requires a lot of **iterations** to make sure the basics are solid. It's always good to start with essentials:

- Create user
- Create their balance
- Issue first card
- Digitize the card in Apple/Google Wallet
- Make first eCommerce transaction (with 3DS)
- Make first POS transaction
- Run 'friends&family' phase within your company
- Then start adding features and more functionalities

If you'll start focusing on 'nice-to-have' features too early in the process, you may lose sight of more basic processes that may cause delays in the whole project.

Having all of that in mind should make your **project more streamlined and effective**.

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