

User notifications

According to xPays requirements, cardholders **must** be informed about the most important events connected with tokenization. Those events are:

- ACTIVATION_CODE_DELIVERY - **the most important one.** In most cases additional verification is required to successfully activate the token added to the wallet. To achieve that user needs to enter **6 digits OTP code** which is being sent alongside this event. This additional verification may happen both in Manual and Push provisioning.
- TOKEN_ACTIVATED - confirmation, that token activation was successful (the card can now be used from the xPay wallet).
- CARD_REMOVED_BY_CUSTOMER - this occurs when the user disconnects the card from the wallet.
- CARD_REMOVED_BY_ISSUER - card removed by the issuer (e.g. when the issuer has cleared the user's balance).

In Verestro we offer 3 ways of delivering those notifications:

1. Verestro SMS Gateway - no development on the Issuer side needed. We handle all the SMSes sent to the cardholders. Fintech is charged according to agreed SMS pricing.
2. Custom SMS Gateway integration - Verestro backend may integrate with external SMS provider of Issuer choice. Issuer needs an agreement with selected provider and provide documentation necessary for such integration. As this is custom development it's billed and quoted separately.
3. Server-to-server notifications - Verestro backend may send the notifications to issuer's backend. From there it's issuer responsibility to deliver the notifications to the user - for example through different SMS gateway provider or as push notifications. To achieve that, issuer has to expose endpoint to us, according to below swagger documentation:

@swagger="https://s3.verestro.dev/valinor-public/user_notifications_issuer_api_1.3.5.yaml"

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