

Article

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Card to Card Widget - How Does it Work?

Verestro created the product **Card to Card Widget** to simplify and speed up cross-border money transfers by eliminating the barriers of traditional methods.

Transfers made using the Card to Card Widget can be carried out by users registered in our service to recipients using our client's services, e.g. a bank, which ensures fast and secure transfers without the need to use traditional, often more expensive, international transfer methods.

What is the Card to Card Widget solution from Verestro?

The Card-to-Card Widget is an intuitive solution for making money transfers directly between payment cards. To start using the service, the user goes through a quick and convenient registration process, which can be completed using popular platforms:

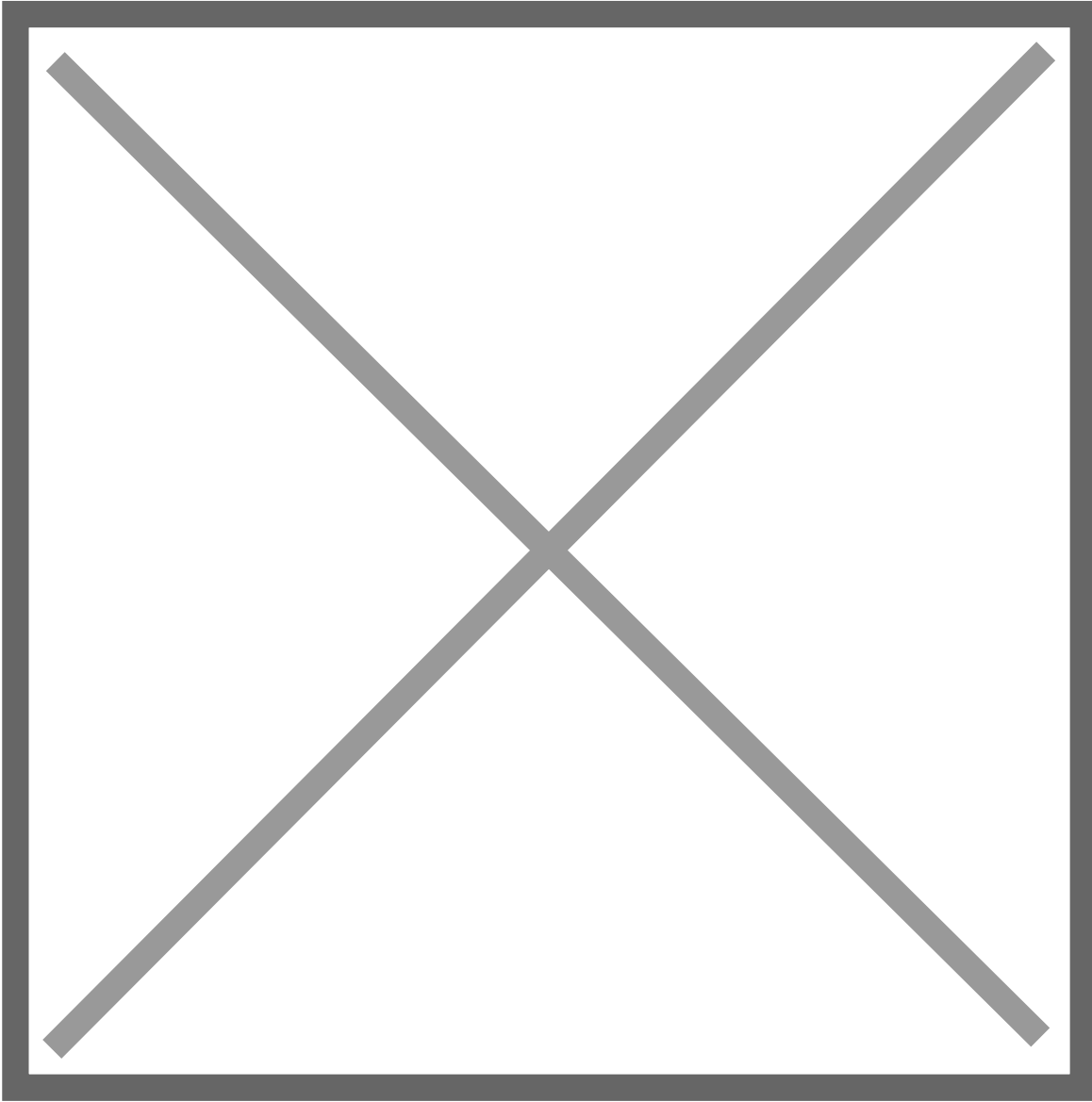
- Google,
- Apple,
- Facebook.

After logging in, the user goes through an intuitive **KYC** (Know Your Customer) process which allows for instant identity verification in accordance with the **AML** (Anti-Money Laundering) regulations. The system automatically analyzes user data, ensuring the highest level of security and protection against financial fraud.

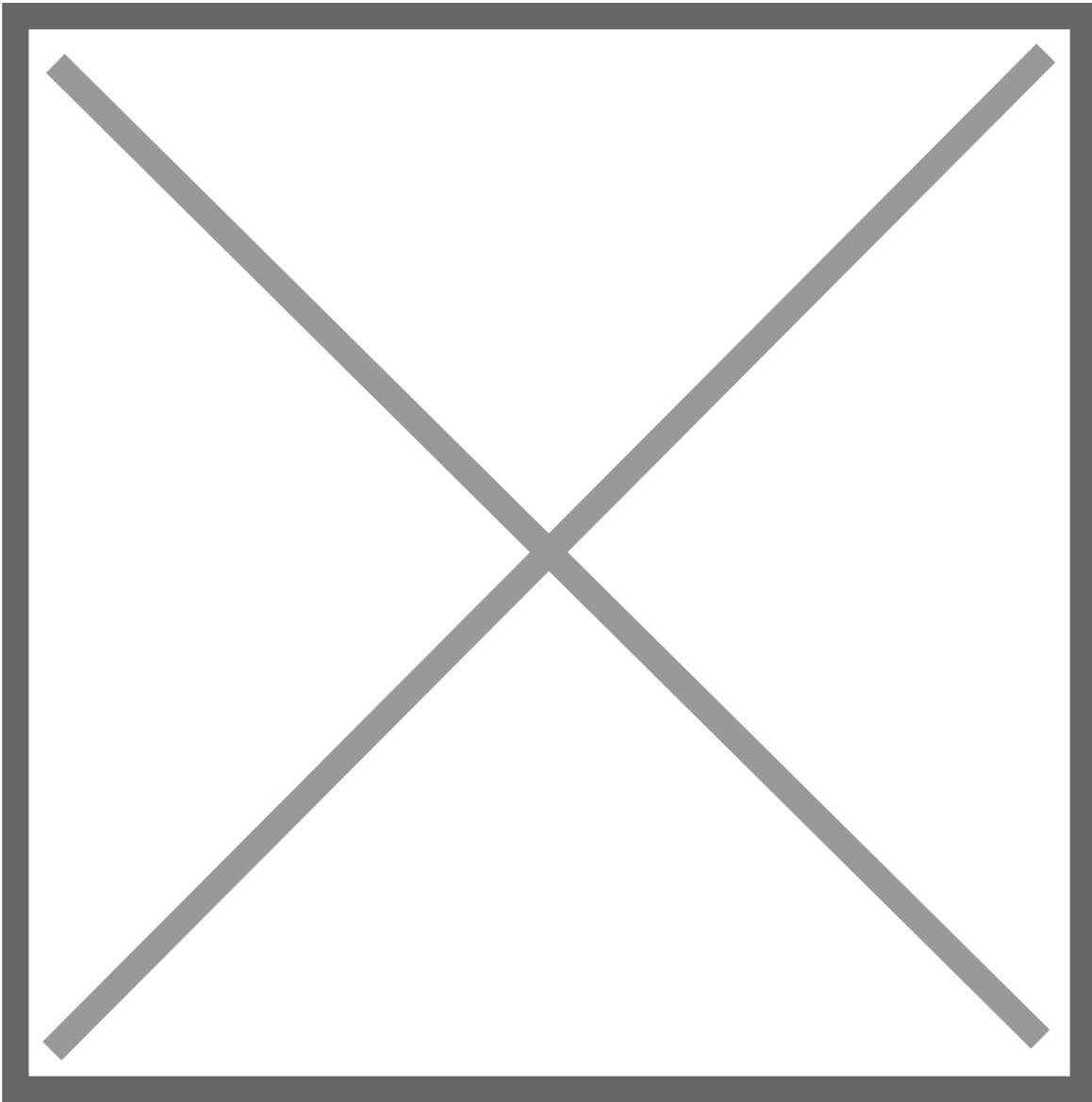
After a successful verification, the user gains full access to the functionality of the service and can make cross-border transfers using **Visa and Mastercard cards**.

The user can perform the transfer based on one of the following paths:

- **manual process:** the user independently enters his/her card and recipient's data, specifying the transaction amount.



- **money request:** the user receives a special link with previously defined recipient data and amount. The users can modify the transfer amount and select the card from which they want to send funds, without having to manually enter the information.



Regardless of the chosen path, the Card-to-Card Widget allows you to save both your card and give it any name, as well as to the recipient, so that the user can quickly and conveniently make subsequent transfers using their individual database of saved contacts.

Once the transaction is completed, the user receives email confirmation containing details of the transfer and its status. Plus, the full history of transfers made is available directly in the Card-to-Card Widget, which enables monitoring operations, expense control and quick access to archived transactions.

To ensure the highest level of security, the Card-to-Card Widget uses advanced data protection mechanisms, including information encryption, transaction authentication and full compliance with the PCI DSS standard. Thanks to this, every operation is protected against unauthorized access, and users can be sure that their data and funds are protected in accordance with the highest industry standards.

Who can benefit from launching the Card to Card Widget?

The Card-to-Card Widget is a comprehensive solution that enables fast, safe and economical money transfers. Thanks to it, our clients' users, especially from non-European countries, can receive funds from their friends, family or employers in Europe without having to choose between processing time and costs. The product can be used by a variety of industries, including:

- **Banks** - Traditional and digital banks can integrate the Card-to-Card Widget, offering their customers convenient and fast international transfers,
- **Fintechs** - Payment operators and fintech startups can expand their offerings with instant card transfers, increasing user satisfaction and loyalty.

However, the service has a much broader application and evolves in line with customer needs, also filling gaps in other areas where there is a need to optimize international peer-to-peer transfers.

What problems does the Card to Card Widget solve?

The Card to Card Widget is the answer to a number of problems that result from the limitations of traditional money transfer methods. This service effectively solves the challenges related to cost, processing time, convenience and availability of international transfers, while offering many benefits for both users and companies. Here are the main areas where the Card to Card Widget meets your needs:

- **Cost and speed** - traditional transfers, especially international ones, are often associated with long waiting times and high costs - especially in the case of transfers between different continents. A direct transfer between cards reduces costs and shortens transaction times. Thanks to this, people from e.g. African countries can receive funds from senders in Europe without unnecessary barriers and on more favorable terms.
- **Convenience** - thanks to the webview technology, users do not have to install additional applications, in addition, a simple and intuitive interface without the need to provide complicated banking details.
- **Accessibility** - in many regions where access to traditional banking services is limited, Verestro helps to increase financial inclusion.
- **Reach** - global and wide application enables both the use and increased competitiveness of many businesses.

What are the customization possibilities?

The Card to Card Widget offers a range of customization options that allow for full integration with your unique business needs and preferences. Here are the key personalization options:

- **Registration and login:** Users can choose one of the popular login methods - Facebook, Google or Apple. It is also possible to add other social media login methods, which makes the registration process quick and convenient.
- **Currencies:** The ability to configure different currencies - PLN, EUR, USD, allows for flexible adjustment of the service to international transfers and local user needs.
- **Branding elements:** Personalizing the interface allows you to customize the background, logo or header to match your brand identity, allowing for full visual consistency with the rest of the platform.

- **Transaction load:** The service gives flexibility in terms of who bears the transaction costs - the sender or the recipient. This functionality is ideal for customization according to company policy and user needs.

With these options, the Card to Card Widget can be fully tailored to each client's specific requirements, offering both convenience for users and flexibility for businesses.

Why should you choose Verestro's solution?

The Verestro solution stands out from competing offers thanks to its holistic approach, which includes the development of functionality for both the end user and the business customer. Our easy integration makes the service fit seamlessly into existing systems, significantly increasing their attractiveness and value.

In the near future, we can expect the development of a dedicated panel enabling monitoring and analysis of transfers, functionalities in webview itself that will further simplify the process, as well as additional solutions to increase the level of security.

If you want to learn more about how [Verestro](#) can enhance your business with international card to card transfers, contact us today!

[Beata Rzemieniak](#)