

General

Verestro is a program manager for our clients. Our platform has a connection to external components, i.e. acquirer, processor, MC / Visa. Thanks to this, our customers connect to a single platform only, choose the modules they want and do not have to talk to different partners.

Our solution resonates with our customers, because we offer one platform with multiple functionalities, simple integration and quick delivery.

Critical values:

- Quicker time to market – launch your fintech in **3-6 months**
- Fully certified by **Mastercard** and **VISA**
- **Effective in maintenance** thanks to SAAS approach

Q&A

Q: For your typical customer, what is the problem Verestro is solving and why is it important to them?

A: The main problem of Verestro's clients is how to implement multiple financial solutions in cooperation with various partners. We solve their problem by providing an all-in-one platform with multiple functionalities.

Q: What are the main points of differentiation: Verestro vs. competitors?

- Product multifunctionality - Verestro is the only company on the market that allows such a fast and comprehensive integration of multiple fintech components. The current state of technology of our competitors allows us to implement single components from our offer. This results in a significant stretch of cooperation over time and higher costs. The breakthrough in the implementation of "fintech as a service" is the integration based on modular, integrated inclusion of all services.
- Simplicity - Verestro connects to services via API and provides SDKs and various integration methods to simplify deployment. On the client side, not many IT resources are needed. We also actively develop white label app platform to have easy entry process for smaller customers.
- Speed – cooperation with Verestro reduces the implementation time of a given service by as much as 75% (comparison, if a fintech had to program a given service itself, from A to Z, e.g. NFC payment is at least 12 months of continuous work, where with Verestro implementation is possible in 3 months).
- Forward thinking – integration with 1 API is enough to implement more and more services in the future. One integration opens the door wide for more.

- No name – Verestro can bring the same benefits to big brands, banking, generally known, as well as to small fintechs.
- White label – the ability to quickly build a mobile / web application and customize it for a customer from different industries without complex personalization.
- Cost effectiveness - we do care about our cost base which means that we can offer very competitive pricing.

Q: What is Upaid? Why does it appear in some of the URLs or documentations?

A: Upaid is our former name. A couple years ago our company has rebranded to Verestro.

Q: Who are Verestro's clients?

A: Verestro's clients are banks, fintechs, money transfer organizations, micro-lending, insurance and crypto companies, as well as other types of businesses interested in Embedd Finance.

Q: What is the basic business model at Verestro?

A: The basic Verestro's business model is B2B (Business to Business). We sell our products to business clients – usually banks, fintechs, merchants, crypto exchanges, insurances, mobile operators, payment schemes etc. And our main distribution model is SaaS (Software-as-a-Service), a software distribution model in which a cloud provider hosts applications and makes them available to end users over the internet. In this model, an independent software vendor (ISV) may contract a third-party cloud provider to host the application. Depending on the product, Verestro charges maintenance and volume fees (e.g., it has different payment caps for the number of cards in the system). The Verestro operating principles are based on the SaaS business model.

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Revision #2

Created 4 June 2025 10:57:40 by Alicja Switkowska

Updated 4 June 2025 12:16:12 by Alicja Switkowska