

Intro slides

A short presentation on White Label Application called internally Puran.

Whitelabel - explanation

Verestro Whitelabel Application is intended to be a product that provides comprehensive functionality for the mobile enduser. The available range of functionality is wide and can be freely modified according to the project requirements (for example, a given customer does not want to use Issuer Wallet by NFC but wants to use Google Pay Service). This is made possible by its modular design.

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What Verestro Whitelabel Application specifically looks like?

As Verestro Whitelabel Application uses the business logic of Verestro services its operation is related to almost all products in the Verestro portfolio.

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Design and branding

The application created for the customer is of course available in the customer's branding. Changes concern not only colours and appropriate logo on splash screen (screen visible after clicking on application icon before loading authentication view) but also loading screens, cards visuals or regulations, tutorial and marketing consents. On demand every component could be changed.

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Available modules

Due to its modularity, it is possible to add a new module according to customer needs (for example, the customer's webview in our application or an additional API as a module). By module we consider the whole process ready for use, that is SDK + business logic layer + presentation layer.

Some of the available modules are listed below

Module	Short description
Issuer Wallet a.k.a. NFC	<p>The NFC module allows enduser to make payments directly using the app. For technological reasons, this functionality is only available on Android phones for now.</p> <p>Apple will not allow implementation of this module instead of Apple Pay until 2024. Currently Apple iOS can only use Apple Wallet.</p> <p>This module also include digitization and tokenization - required steps to perform 3DS payment.</p>
External Wallets (Apple Pay, Google Pay)	<p>The functionality provided by the Wallets module is consistent regardless of the target platform. Their most important functionalities are the ability to add a card to Apple Wallet or Google Pay and to check if it has been added.</p> <p>The card after being processed can be used for payments and functionalities provided by these wallets.</p>
P2P with QR (Peer to Peer payments)	<p>P2P and QR modules provide payment options between users. The former is a funds transfer using receipt data and the latter allows for simple funds transfer by generating and scanning a QR code.</p>
Card issuing a.k.a. Card Management System	<p>The Card Issuing module allows the user to generate virtual cards (in the future also physical cards) from within the mobile application. Currently it is 1 card per user, but in the future we anticipate supporting more cards . In addition, it is possible to set personal limits for cards, for example, a certain amount for NFC payments in foreign currency</p>
eKYC	<p>The eKYC solution offers complete remote identity verification and management. Whitelabel implements the end-user part of the eKYC process for providing identity verification documents.</p>
Loyalty	<p>This module allows you to scan a loyalty card and create its digital form, so that you can always have all your loyalty cards with you, in our application.</p>
IBAN	<p>The IBAN module allows you to generate bank account numbers associated with balances. Card issuing and eKYC are required for this module to work. Once the account is generated, it is possible to receive and perform money transfers.</p>

Business Control	The business card module allows integration with our Business Control service. This makes it possible to receive business cards automatically in Wallet or by entering a unique card activation code.
Carbon Calculator	The latest of the modules. It allows to display the carbon footprint that was generated when each transaction was performed. Its use enhances users' environmental awareness.

Implementation types - comprehensive solution

The basic implementation type of Whitelabel Application for a customer is to be part of a larger project. The client wants everything from us that will allow to: register users, generate cards, store them and make payments. It's possible also to use customer's database of users and cards by Lifecycle API.

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Implementation types - modules

If the client has its own application and needs only our modules in addition, such as card delivery and tokenization + payment processing, it is possible to use our native SDKs (Kotlin SDK for Android and Swift SDK for iOS).

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External API implementation

There are currently 3 ways to use customer's functionality:

- Creating a new SDK that will connect to the external server. To be determined which type of authentication will be used:
 - Certificates exchange, client have to authorize our JWT(standard solution),
 - Token obtained from client per session (additional token to external service),

- Additional Api2Api – our mobile to our API using our JWT, our API to client using mTLS/VPN/cluster,
- Use of client SDK, if available,
- Using a web-view inside our application (preferably in the form of embedded WebView but also other options can be handled).

Revision #22

Created 8 April 2022 11:15:01 by Jagoda Mazurek

Updated 15 March 2024 09:35:10 by Wiktor Kowalczyk