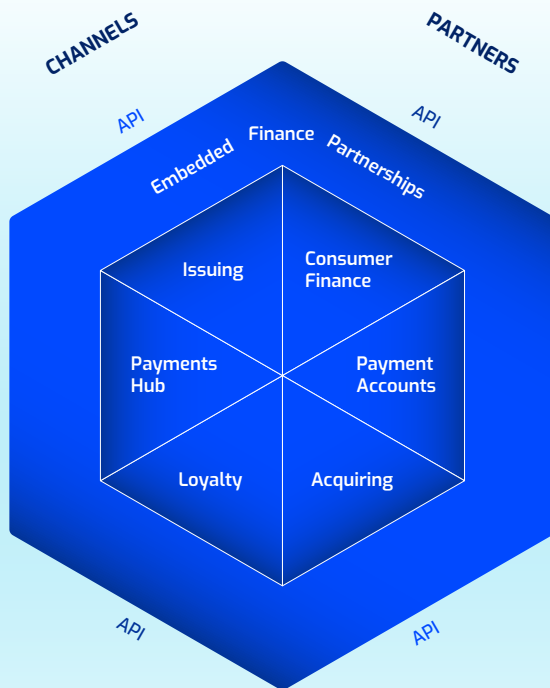


VESTIGO

CARDS & PAYMENTS



Our modern, modular solution spanning card and account payments is API-based and cloud-native. Thanks to our uniquely powerful development framework which fully separates business logic from the technology employed, the solution is fully platform agnostic – meaning it works on distributed systems, mainframes or hybrid combinations of the two.

This makes Vestigo the ideal partner for flexible, de-risked payments modernizations.

LEGACY SYSTEMS

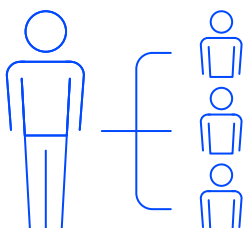
Key modules of the solution



Vestigo Issuing

Card management across all types of cards – credit, debit, prepaid, commercial.

Powerful hierarchies supporting multinational banks, partnership models or third-party processors. Meeting flexible customer needs, e.g. multiple cards on single account and joint billing.



Vestigo Embedded Finance Partnerships

Proven functionality with partner management, e.g. revenue-sharing partners, fintech partners, co-brand cards, acquiring distribution partners, multiple partners on the same BIN, integrating to multiple partner portals, managing sales commissions, etc.

Vestigo Payments Hub

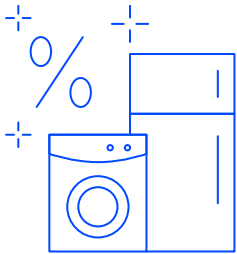


Integrated, full life-cycle payments hub covering instant payments, low-value, high-value and cross-border payments, for retail and corporate customers, routing to various clearing systems. Enables payment processing efficiency through high-rates of fully automated straight-through processing and discontinuation of heterogeneous legacy payment systems.



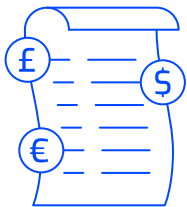
Vestigo Acquiring

Powerful acquiring back-end system meeting the needs of your merchants (flexible currency, pricing and funding options across complex hierarchies), as well as powering your business performance by driving up revenue (distribution partnerships, international expansion, product and process partnerships through APIs), and managing cost (interchange optimization, automated disputes).



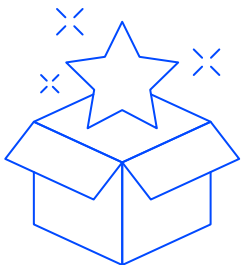
Vestigo Consumer Finance

We support feature-rich credit cards, installment cards and cash loans as well as strong API capability enabling numerous use cases for advanced lending proposition. Lending can be provided pre-purchase, in-purchase - e.g. BNPL or card installments at POS, or post-purchase - e.g. push or pull conversion into installments.



Vestigo Payment Account Management

Integrated, full life-cycle payments hub covering instant payments, low-value, high-value and cross-border payments, for retail and corporate customers, routing to various clearing systems. Enables payment processing efficiency through high-rates of fully automated straight-through processing and discontinuation of heterogeneous legacy payment systems.



Vestigo Loyalty

Ability to act as a "master, customer-centric loyalty account" across a number of different programs. Single account can participate in multiple programs, transactions can be split or "double counted" among different loyalty programs, central enrollment and interfacing to various loyalty partners, smart routing of relevant transaction info to relevant participating loyalty partners. Flexible point collection and redemption capabilities.