

Value chain platform

Payment infrastructure and API platform to connect the value chain and enable real-time cards and payment services.

Infrastructure capabilities

The Cardlay platform is directly integrated into the processor and banking infrastructure to deliver service capabilities including virtual accounts, virtual cards, multi brands card issuing, push notifications as well as card and spend controls. The Data is transferred from the processor and issuers infrastructure in real-time within a secured PCI-DSS certified hosting environment.

Core platform

The core platform consists of a world leading cloud database to store data, a back-end engine to process the data and services and a front-end platform of apps and web portals. Innovate mobile and web portal capabilities as a turn-key white label solution for partners to digitalize processes of handling cards and payments with intuitive and seamlessly integrated services and automated data usage. The platform will enable partners to launch new digital services and solution to the market quicker. Digital receipts, anti-fraud and digital wallet support. All data is stored on a non-shared and certified AWS (Amazon Web Services) hosted server.

Product suite of digital services

Full product suite of services offered to our partners as turn-key (or bespoke) white label solutions in a modular structure. This means that partners can offer services individually based on own needs. If a partner demands a bespoke solution it comes with an additional cost of development and implementation.

API layer to EMS & ERP

Direct integration to leading EMS and ERP systems to deliver enriched data directly from the system. This enables corporates and enterprises to save time and money on manual and redundant tasks by digitalizing the accounting and controlling processes.

Contact us for more information about who we are integrated with.

