Technical Overview of Intergiro

Executive Summary

- Intergiro is a Swedish EMI that has developed a Financial Services Platform to solve the embedded problem in the financial services industry.
- Our technology is based on the industry standard and time proven solutions running in a modern cloud environment.
- Our platform is designed to be secure, scalable and compliant and allows us to deliver many product streams independently and at a high pace.

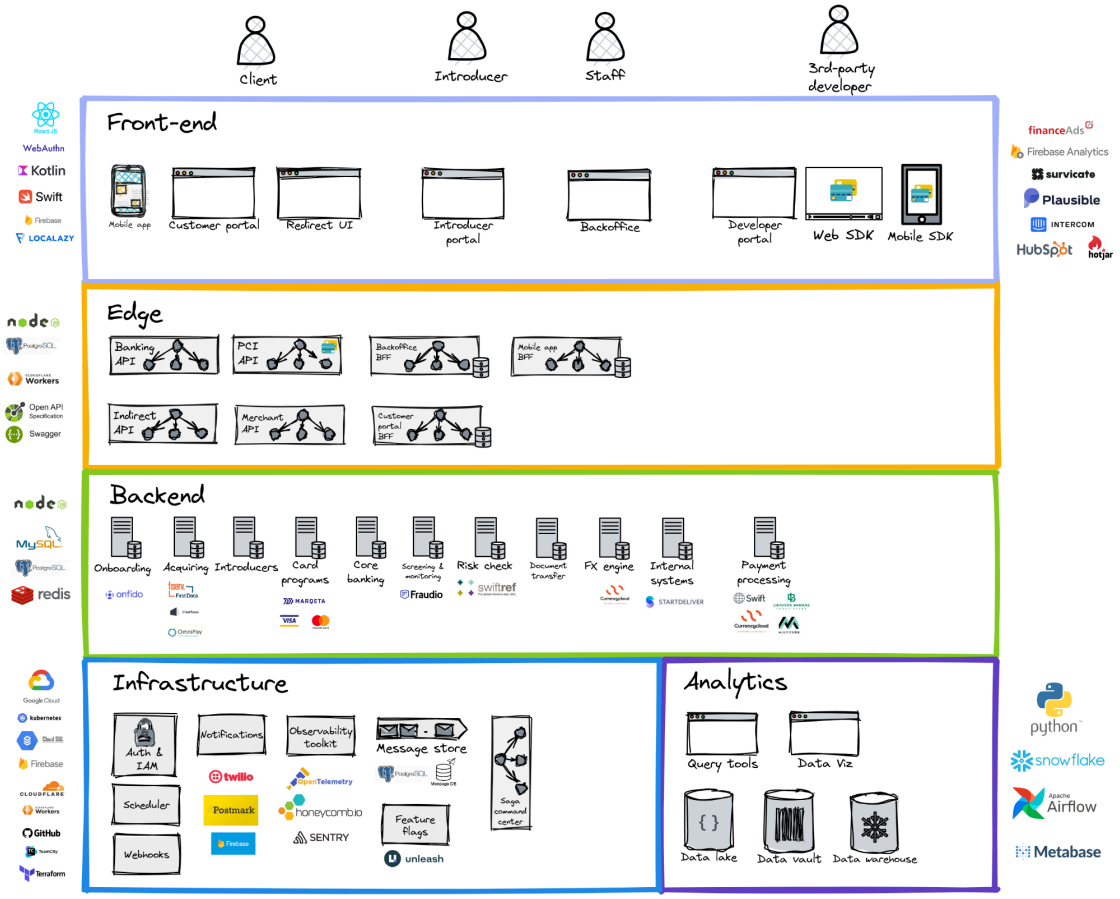
Product Description

- Our platform is a set of services and APIs that enable businesses to embed Financial capabilities into their products.
- It has the following features and functionalities:
    - card issuing
    - card acquiring
    - managing bank accounts
    - bank payments
    - bulk payments
    - fully automated onboarding process
    - ongoing due diligence, risk checks and dynamic limits
- The platform has been tested and integrated with:
    - SEPA payment network
    - SWIFT payment network
    - CurrencyCloud (FX)
    - Banking Circle, CentroLink (Banking)
    - Marqueta (card issuing)
    - Silverflow (card acquiring)
    - SWIFTRef Sanctions database

Technical stack

- Our platform is built using Node.js and TypeScript, which provides a robust and efficient foundation for our technology.
- We use Kubernetes for container orchestration and management, which allows us to efficiently scale our platform as needed.
- We use Google Cloud as our primary cloud provider, which provides us with a highly secure and reliable infrastructure.

- We use Cloudflare for content delivery and network security, which helps to ensure that our platform is fast and secure for our users.



Development Status and Timeline

- Our platform is currently live and is serving real users at scale.
- We have completed the migration to the managed CloudSQL database offering to provide better uptime and performance guarantees to the users.
- Our current development timeline includes the following upcoming milestones:
    - B2B2B project to allow businesses as end users for indirect clients.
    - Mobile native SDK for ApplePay/GooglePay
    - In-app authentication via Mobile

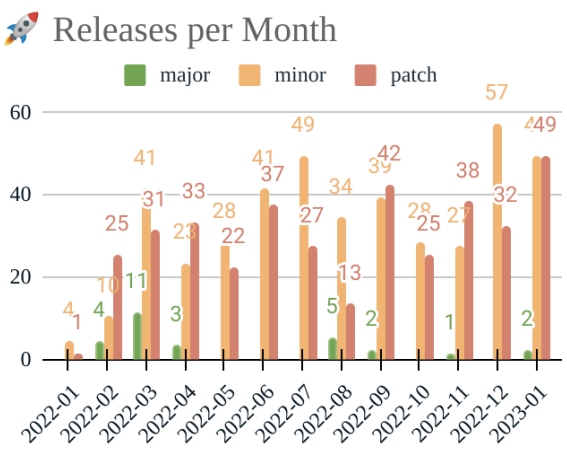
Security and Compliance

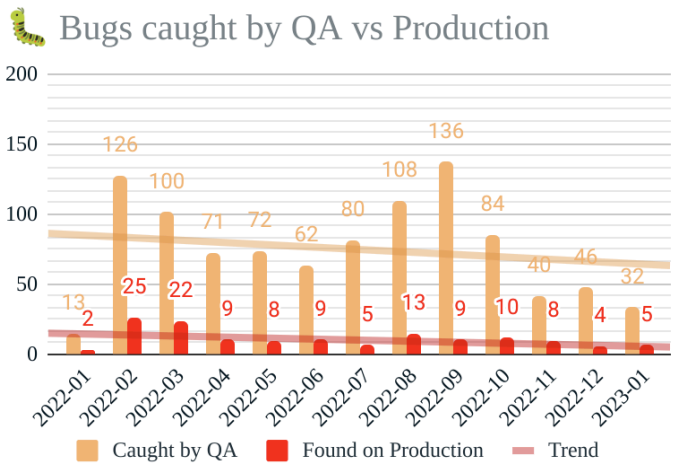
- Our platform has been designed and developed with security as a top priority.
- We're GDPR and PCI DSS (Level 1 service provider) compliant. We're also principal members of SEPA and SWIFT.

- We've implemented a Zero Trust security policy across the organization. We also regularly conduct Penetration testing and security vulnerability scanning to ensure our perimeter security is not compromised at any point in time.
- We are audited by a certified security agency (Kyte Global) on an annual basis.

Development Process

- By using Continuous Delivery, we can quickly and easily deploy new features and updates to the platform. This allows us to respond quickly to customer needs and stay ahead of the competition.
- Trunk-based development and delivering in small pieces helps to ensure that changes are small and easy to understand, making it easier to quickly identify and fix any issues that may arise. This approach also allows for a more flexible development process, where teams can work on different features and updates independently.
- Deploying daily helps us to ensure that new features and updates are delivered to customers quickly and that any issues can be identified and resolved quickly.
- Automation testing helps to ensure that new features and updates are thoroughly tested before they are deployed, reducing the risk of bugs or errors.
- Using feature flags allows Intergiro to release new features and updates to a small group of users first, before rolling them out to the entire user base. This allows us to test new features and updates in a controlled environment, reducing the risk of errors or issues.





By using Continuous Delivery and practicing trunk-based development, delivering in small pieces, and deploying daily, we stand ahead of the competition thanks to our ability to deliver new features and updates quickly, with minimal risk and high quality. Automation testing and feature flags further help to ensure that new features and updates are thoroughly tested and rolled out in a controlled manner.