

Sparados API Integration Guide

1. INTRODUCTION

Sparados provides APIs and hosted applications for corporate card issuing, expense management, and transaction processing.

The platform supports two integration models:

Simple API Integration — fast implementation using Sparados hosted mobile and web applications.

Full API Integration — embedded card issuing with full control over users, cards, card data, and authentication flows.

Choose Integration Type

Feature	Simple API	Full API
Fast integration	1-2 days	~1 month
Use Sparados mobile app	Yes	No
Use Sparados web app	Yes	No
Dedicated branded web app	Optional	No
Dedicated branded OTP SMS / WhatsApp / Email	Optional	No
Create users via API	No	Yes
Create cards via API	Yes	Yes
Receive PAN / CVV	No	Yes
Receive OTP / 3DS	No	Yes
Apple Pay / Google Pay OTP	No	Yes
PCI DSS scope	No	Yes

Using the Sparados platform, partners can issue virtual and physical cards, manage balances and spending limits, automate expense workflows, and integrate card management directly into their own systems and applications.

The Sparados API supports:

Corporate card issuing
Card lifecycle management

- Transaction processing
- Budget and spending controls
- 3DS and OTP authentication flows
- Balance and approval management
- Server-to-server communication using Mutual TLS
- Webhooks and transaction notifications

Before calling Sparados APIs, your corporation must be configured by Sparados and Mutual TLS authentication must be enabled for your environment.

2. ENVIRONMENT SETUP

Before calling Sparados APIs, your corporation must be configured by Sparados and access to the selected environment must be enabled.

Access to BETA and PROD environments is provided after client verification and signing the cooperation agreement with Sparados.

Server-to-Server Access

Sparados APIs use Mutual TLS authentication for server-to-server communication.

Certificate generation, CSR structure, and environment-specific certificate requirements are described in the dedicated section:

Connecting to Server-to-Server APIs

Once your CSR is signed by Sparados, you can use the issued certificate to authenticate API requests within the selected environment.

API Addresses

API	Integration	BETA	PROD
Cards API	Simple / Full	<code>https://sparadosv2-bc-api.secure-verestro.dev/secure</code>	<code>https://sparadosv2-bc-api.secure-verestro.com/secure</code>
Transaction API	Simple / Full	<code>https://services.upaidtest.pl/thc</code>	<code>https://services.upaid.pl/thc</code>
User, Card Data, 3DS and X-Pay Notifications API	Full	<code>https://sp-api.secure-verestro.dev</code>	<code>https://sp-api.secure-verestro.com</code>

3. REQUIRED CORPORATE PANEL VALUES

Before creating card approvals or managing card issuing workflows through Sparados APIs, you need to collect the required values from the Corporate Panel.

These values may be used in both Simple API Integration and Full API Integration, depending on the selected integration model.

Card Visual ID

You can find the `visualId` during the card assignment process in the Corporate Panel.

To copy the Card Visual ID:

Go to card assignment.

Select the card visual you want to use.

Click the copy icon displayed on the card visual.

The copied value should be used as:

```
card.visual.id
```

when creating an approval via API.

Balance ID / Card Alias ID

You can find the Card Alias ID in the **Accounts** section of the Corporate Panel.

To copy the Card Alias ID:

Go to **Accounts**.

Select the relevant account.

Click **Copy Card Alias ID / Balance ID**.

The copied value should be used as:

```
balance.id
```

when creating an approval via API.

Important

The `balance.id` used in Approval API methods is the Card Alias ID copied from the Corporate Panel.

It is different from the `balanceId` used for balance checking endpoints, such as:

```
GET /secure/balances/{balanceId}
```

The `balanceId` for balance checking is provided by Sparados after a payment account is created for the partner.

4. INTEGRATION DOCUMENTATION LINKS

For detailed technical documentation, please refer to the relevant integration section:

Integration type	Documentation link
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Simple API Integration	Simple API Integration
Full API Integration	Full API Integration

Choose the integration model that matches your implementation scope before starting the technical integration.

Revision #9

Created 8 May 2026 12:08:03 by Michał Stachera

Updated 26 May 2026 12:09:00 by Michał Stachera