

# Swiss Banking Services Forum

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YAPEAL AG

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**YAPEAL is not a Challenger Bank**  
**but YAPEAL is challenging banking**

# House of YAPEAL

## #BecomeAYapster

- Yapsters (Clients), Yapinis (Kids) and SMEs
- EcoSystem / embedded Finance

## #CommunityDriven

- make the community part of the journey
- beyond e-Banking on the mobile phone

## #EconomyOfScope

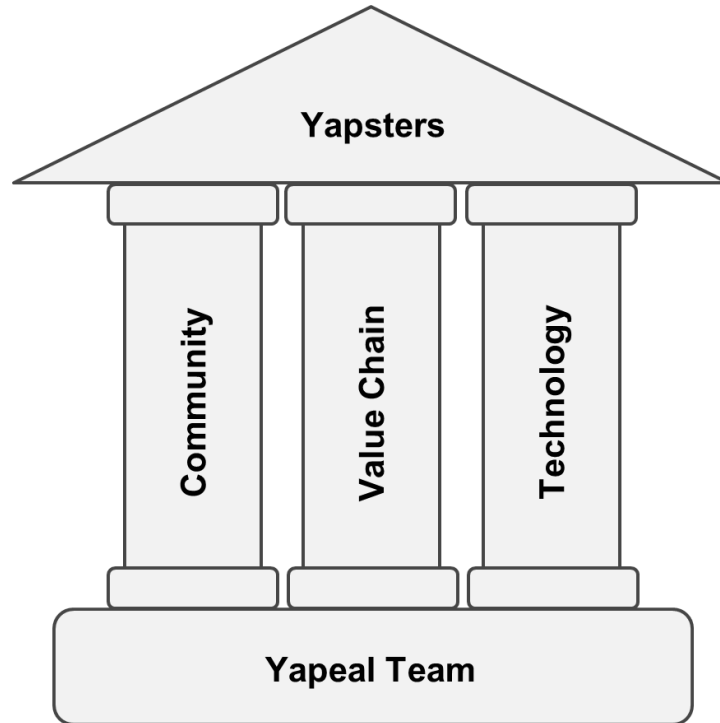
- licenses owner (no 3<sup>rd</sup> party dependencies)
- agile and quick decision-making

## #Technology

- 100% cloud native
- 100% digital to the core (100% real-time)
- API first

## #BestTeamEver

- basis for success = 12 (+3) Co-founders
- intrinsic motivation
- experienced, speed, power
- today 40+ employees



founded June 2018

# We are challenging Banking

**YAPEAL**

It's your money.

We focus on covering your daily finances with user-friendly, value-adding financial services - in a transparent and secure way - at a fair price and with fun - by listening to our community.

## digital – automated – realtime – secure

- fully digital financial services on the smartphone
- smoothest onboarding ever (< 10 Min.)
- involving our community to offer the desired functions and services
- a 24/7 end-to-end client journey in real-time

## highest level of convenience

- a single aggregating financial app in your pocket, anytime and everywhere
- a faster, easier-to-use, secure and cheaper services in a transparent way
- the app pulls in products and services under third-party brands - beyond banking



## data driven “financial well being”

- data-driven technology to identify customers' needs, and address customers at the right time with our services:
- families, financial amigo, lifestyle intelligence
- automated support & preventive assistance
- loyalty, gamification

## value driven

- We make daily finances transparent, secure, at a fair price and fun-to-use.
- We are focused on fulfilling daily needs with easy-to-use value-adding financial services, and not on selling financial products.
- We help customers to manage their money in a better way than they do today.

# Business Areas

## Private Clients B2C

YAPEAL's B2C offer is aimed directly at private end users, our Yapsters. YAPEAL is a single aggregating financial app in your pocket, anytime and everywhere in real-time. A faster, easier-to-use, secure and cheaper services in a transparent way for your daily financial needs. The app also pulls in products and services under third-party brands - beyond banking.



## SME Clients B2B + B2B2C

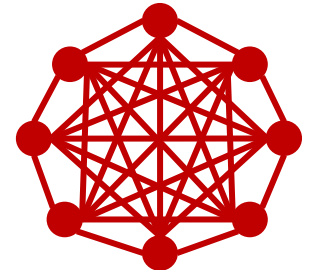
YAPEAL offers two different product / service lines for SMEs.

- One line (B2B) is aimed directly at the SMEs (e.g. loans),
- the other line covers products / services that the SME makes available to its customers or employees (B2B2C).



## EcoSystem n2m

YAPEAL is bringing extra value to customers by optimizing data and workflows from different internal sources, tools and systems, as well as customers, suppliers and external partners. YAPEAL removes obstacles from the customer journey and enable every participant in the ecosystem to use state of the art technologies and systems to fulfill their individual needs.



# Expenses - instant & efficient



<https://www.youtube.com/watch?v=h6EkIdSj3pM&t=100s>

## Process

- Pay with Yapeal
- Scan the receipt with your smartphone
- Payment and receipt are sent to your company instantly
- After approval, the expenses are booked and paid back instantly
- Yapeal shows you which of your payments were expenses and whether they have already been paid back

## Advantages

Company: No more paper hassle, 100% automated, realtime overview & analysis

Employees: no expenses that are reimbursed weeks or months later

# Outlook

<b>e-Wallet</b>	B2B2C, Ecosystem
<b>Identity as a Service</b>	B2B2C, Ecosystem
<b>Loyalty as a Service</b>	B2B2C, Ecosystem
<b>Instant Payment Scheme</b>	B2B, B2B2C, Ecosystem
<b>Lending</b>	B2B, B2C (crowd (client)-lending, peer to peer lending)
<b>Micropayments</b>	B2C, B2B, B2B2C, Ecosystem
<b>IoT</b>	B2C B2B, B2B2C, Ecosystem
<b>...</b>	'the sky is the limit'

# Q&A

## Kontakt

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