

Your Market Entry. Enabled.

YAPEAL's innovative digital platform and regulatory compliance framework enable both foreign and Swiss FinTechs to quickly and cost-effectively enter the Swiss market, ensuring regulatory adherence while fostering scalability and business growth in a competitive environment.

→ Accelerate your time-to-market by 30-50% and reduce cost of entry by up to 70% with YAPEAL.

Common challenges for FinTechs entering the Swiss market



Regulatory Compliance

Foreign FinTechs must navigate various regulations set by Swiss authorities. Understanding local laws can be challenging, and non-compliance can lead to significant penalties.



Time-to-market

Integrating their platform with existing banking systems, payment processors, or financial institutions is complex and time-consuming, especially if new technology needs to be developed that adheres to local standards.



Scaling operations

Limited scalability of operations in Switzerland, contrasting with their streamlined processes in their home markets, hindering their ability to expand and compete successfully.



Cultural differences

Not understanding local etiquette, communication styles, and purchasing behaviors is an impediment for building relationships and trust.

Your Solution: Enter the Swiss market with a compliant Embedded Finance solution “as a Service” from YAPEAL.

Streamlined Regulatory Compliance 1

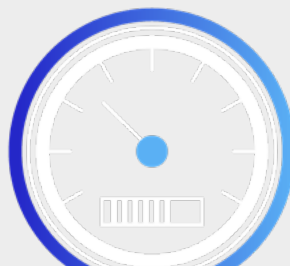
- Leave the burdensome task of navigating the Swiss regulatory landscape with your partner YAPEAL, acting as a compliant intermediary.
- Focus on your core business activities while ensuring adherence to local regulations.



Compliant ✓

Faster go-to-market 2

- Leverage YAPEAL's established infrastructures to gain a better foothold in Swiss jurisdiction and enhance access to local customer base.
- Use YAPEAL's integration in Swiss market infrastructure and compliance framework to half the time for your go-to-market.



Faster go-to-market ✓

Scalability 3

- Scale your operations in this new market rapidly, building on YAPEAL's technology platform.
- Benefit from streamlined processes facilitated by Embedded Finance.
- Create opportunities for market expansion, as you can now offer diversified financial products and services without extensive back-end development.



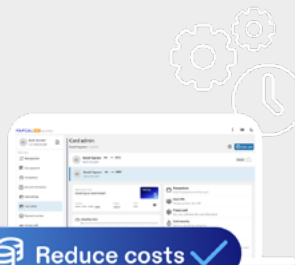
Cloud-Powered ✓

Scalable ✓



Cost-Effectiveness 4

- Significantly reduce operational costs by optimizing the integration of financial services and ensuring regulatory compliance through YAPEAL.
- Invest more resources into innovation and customer acquisition strategies.



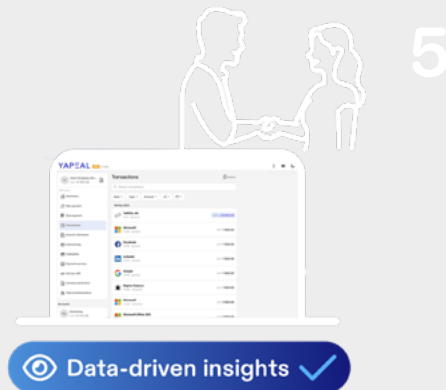
Reduce costs ✓

Improve efficiency ✓



Customer engagement

- Leverage built-in local insights and existing consumer relationships to better understand preferences.
- Engage your target audience effectively and build trust by adhering to local customs and culture.



Benefits of YAPEAL's Market Entry solution for FinTechs.

For your clients

- ✓ Benefit from quicker onboarding with streamlined processes and minimal friction.
- ✓ Enjoy financial transactions with user-friendly, localized digital platform.
- ✓ Benefit from personalized services tailored to Swiss customer preferences and needs.
- ✓ Feel "at home" with customer support's local language skills and cultural understanding.
- ✓ Enjoy Switzerland's unique payment options, offering more flexibility and convenience.

For your business

- ✓ Simplify regulatory navigation with local expertise and guidance.
- ✓ Strengthen brand credibility by leveraging established local trust.
- ✓ Unlock access to local networks and potential customer bases.
- ✓ Enhance market insights through partner's regional knowledge and experience.
- ✓ Mitigate risks by sharing operational burdens with your local ally.
- ✓ Accelerate market entry by utilizing YAPEAL's existing infrastructure.
- ✓ Improve customer engagement via tailored local marketing initiatives.
- ✓ Build strategic alliances through partner's established relationships.
- ✓ Expand service offerings by integrating local payment solutions.

Your Business. Enabled.

Let us help you unlock
new revenue streams.
Contact our specialists.



YAPEAL AG
Max-Hoegger-Strasse 6
8048 Zurich
Switzerland
www.yapeal.ch