

# Your Cards-as-a-Service (CaaS). Enabled.

YAPEAL offers a Cards-as-a-Service (CaaS) platform for retail banks, private banks, and Fintech companies. Issue branded debit and credit cards for private and business clients, eliminating legacy system limitations. As a full-service provider, YAPEAL streamlines operations, enhances efficiency, and unlocks new revenue opportunities.

Ready to transform your card issuing capabilities?

→ Increase card usage by 35%, boosting your transaction-based revenue, while improving customer satisfaction and increasing customer retention up to 30%.

## Common challenges that we solve with our CaaS solution



### Redundancy and data silos

YAPEAL centralizes processes like KYC, risk monitoring, and invoicing, streamlining operations and providing a 360° client view.



### Unexploited revenue streams

Control client-facing pricing, earn interchange revenues, benefit from FX spreads, and retain all overdraft revenues by providing the credit line.



### Insufficient risk monitoring

Consolidated transaction data enable earlier fraud detection, accurate risk scoring, and streamlined compliance.



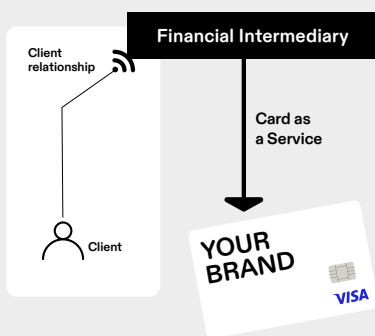
### Complicated fee management

Card transactions integrate directly into the bank's systems, eliminating separate invoicing and enabling seamless credit line offerings.

# Your Solution: Get closer to your customers and discover new revenue streams with a Card-as-a-Service solution from YAPEAL

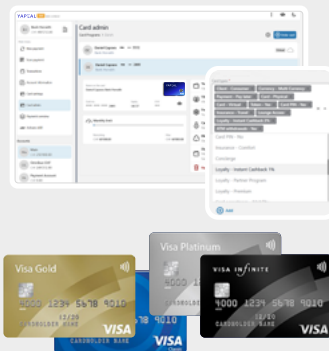
## Retaining and enhancing client relationship 1

- Create a seamless experience for your client – no extra contracts with third parties required!
- Don't bother your client with additional onboarding hassle.
- Own all touchpoints with your client.
- Have a more holistic view on your clients, thanks to insights on spending behaviour, enabling cross- and up-selling.
- Offer premium benefits, such as rewards programs or travel perks, tailored to your client base.
- Increase customer loyalty and retention.



## Customizing and issuing cards with a breeze 2

- Issue, manage and close cards instantly, with our state-of-the-art dashboard.
- Increase and decrease card limit, instantly.
- Select card features for your client: Insurance, Lounge, Concierge service, etc.
- Benefit from or broad range of card types and services: Classic, Gold, Platinum, Signature, Infinite.
- Choose from Pre-Paid, Debit or Credit models.



## Fully branded card experience 3

- Offer payment cards that carry your brand's visual identity, strengthening brand recognition every time clients use them.
- Customize card designs to reflect the unique identity of your institution or specific client segments.



#### Operational efficiency & cost savings

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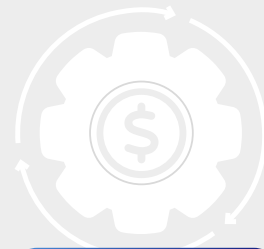
- Reduce your operational costs by streamlining processes and avoiding duplication.
- Improve your efficiency by consolidating systems and workflows
- Free up resources to focus on client engagement and innovation.
- Integrate smoothly into your existing workflow with our state-of-the-art API, giving you endless possibilities of innovation and new revenue streams.



#### Revenue generation

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- Earn revenue from inter-change fees and FX spread on card transactions.
- Offer credit lines for card payments, creating opportunities to earn interest.
- Create loyalty programs tied to card usage, driving further engagement and spending.
- Up-sell / cross-sell through enhanced data insights.



↑ Earn revenue ✓

### Your Business. Enabled.

Contact one of our specialists, to strengthen your brand loyalty.



## Benefits of YAPEAL's CaaS solution for financial intermediaries

#### For your business

- ✓ Strengthen brand loyalty through increased visibility and engagement.
- ✓ Gain insights to drive strategic product development.
- ✓ Unlock new revenue streams from card transactions.
- ✓ Regain full ownership of your customer experience and data.

#### For your clients

- ✓ Access a seamless, branded financial experience.
- ✓ Benefit from added value like rewards, premium perks, and personalized tools.
- ✓ Enjoy greater control and security over their payments.

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