

# Your Customer Engagement. Enabled.

By leveraging YAPEAL's embedded finance offerings, businesses can offer personalized financial solutions that enhance customer relationships, boost engagement, and create recurring revenue streams.

→ Increase your customer retention rate by 20%, while increasing purchasing rates by 25%, through personalized offerings and cashback incentives.

## Common challenges we solve with our customer engagement solution



### Limited engagement

Many businesses struggle to maintain meaningful, recurring touchpoints with their customers.



### Generic loyalty programs

Standard rewards programs often fail to stand out or create a compelling reason for customers to stay loyal.



### Lack of personalization

One-size-fits-all solutions do not cater to diverse customer needs or preferences.



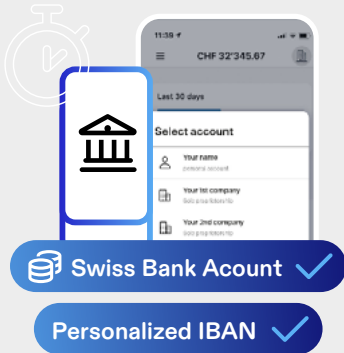
### Churn risks

Without ongoing value, customers may seek alternatives, resulting in reduced retention rates.

# Your Solution: Using YAPEAL, this is your new way to engage your customers

## Domestic Swiss accounts 1

- Fast and Easy setup, remotely without visiting a branch.
- Impress your customers with Instant and Personalized IBAN.
- Handle Multiple Accounts within the same instance.



## Better payments 2

- Stand out and add professional touch for your clients and partners.
- Minimize the risk of confusing IBANs by making them unique.



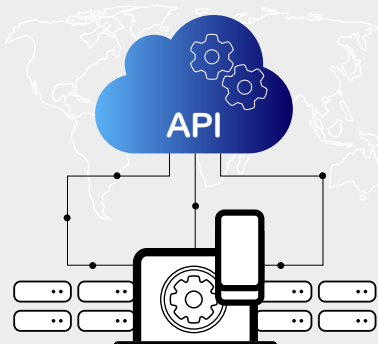
## Branded debit cards 3

- With our self-sovereign card solution, issue personalized, branded payment cards linked to a loyalty program.
- Offer unique rewards such as cashback, discounts, or exclusive perks for card usage.



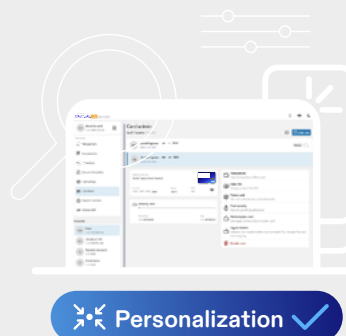
## Embedded financial services 4

- Provide seamless access to financial tools like savings wallets, installment payment options, or budgeting features directly within your app or platform.
- Integrate these tools with the payment card to offer a cohesive, value-added customer experience.



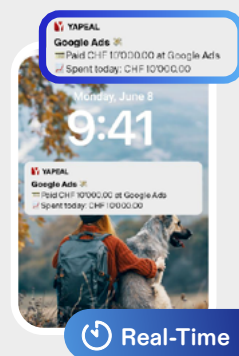
## Data-driven personalization 5

- Use transaction data to understand customer preferences and tailor rewards and promotions.
- Implement dynamic rewards that adapt to customer behavior, such as offering double points during peak shopping seasons.



## Real-time engagement 6

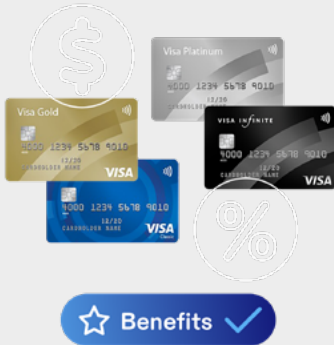
- Enable instant notifications for rewards earned, loyalty milestones achieved, or exclusive offers to keep customers engaged.
- Provide transparency by allowing customers to track their rewards and spending through a user-friendly app.



## Subscription-based benefits

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- Introduce subscription plans tied to the payment card, offering premium perks such as free shipping, early access to sales, or VIP customer service.



## Benefits of YAPEAL's Embedded Finance Solutions for customer engagement and retention

### For your business

- ✓ **Stronger engagement:** Regular touchpoints through payments and rewards build lasting connections.
- ✓ **Revenue growth:** Increased transactions and premium card subscriptions boost revenue.
- ✓ **Customer insights:** Transaction data enable better targeting and personalization.

### For your clients

- ✓ **Enhanced value:** Rewards, cashback, and financial tools add tangible benefits to their experience.
- ✓ **Convenience:** Integrated tools like budgeting and savings simplify financial management.
- ✓ **Exclusive perks:** Membership benefits create a sense of exclusivity and belonging.



Your Customer  
Engagement.  
Enabled.

Chat with an expert.



YAPEAL AG  
Max-Hoegger-Strasse 6  
8048 Zürich  
Switzerland  
[www.yapeal.ch](http://www.yapeal.ch)