

Your Digital Platform. Enabled.

Expand your value proposition with tailored card solutions. Issue branded cards or provide limited-acceptance cards for use cases like employee benefits, mobility, and more, with YAPEAL's flexible offerings. Unlock new opportunities with customized card solutions.

→ Increase your revenue by up to 5× with financial services embedded, and increase your customer engagement by up to 35% with YAPEAL.

Common challenges for digital platforms



Lack of card offering

Businesses are unable to issue branded cards, limiting their value proposition and customer engagement.



Limited use case flexibility

Little room for customization, preventing businesses from tailoring cards to specific needs, such as employee benefits, mobility, or targeted spending categories.



Complex implementation

Launching a card program often requires navigating fragmented infrastructure, facing technical and operational barriers, making it costly and time-consuming.



Missed revenue opportunities

Businesses miss out on potential revenue from branded cards, including interchange fees, FX spreads, and enhanced client loyalty.

Your Solution:

Generate additional income and expand your market reach with an Embedded Finance solution for Digital Platforms from YAPEAL.

Full flexibility with self-sovereign solutions 1

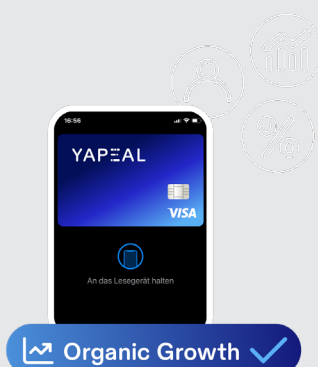
- Take full ownership and control of your data, reducing dependency on intermediaries.
- Issue your own cards with complete flexibility, fully operated by your business.
- Leverage a white-labeled solution to showcase your brand across all touchpoints.



Self-sovereign card ✓

Scaling customer acquisition 2

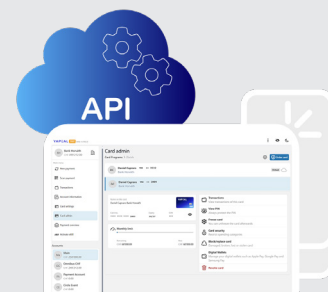
- Use data-driven, personalized marketing to target the right customers effectively.
- Build organic growth with custom referral programs that incentivize customers to bring in new clients.
- Boost sales by 20% with Buy Now, Pay Later (BNPL) options, increasing conversions and customer satisfaction.



Organic Growth ✓

Enhancing customer experience 3

- Generate personalized financial product recommendations with data-driven insights powered by our cloud-based APIs.
- Achieve 50–70% higher conversion rates with streamlined, user-friendly onboarding processes.
- Simplify sign-ups for financial services with digital solutions that enhance the overall user experience.

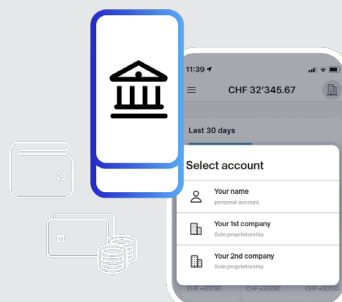


Data-driven insights ✓

Streamlining your payment processing

- Enable seamless card issuance and management, simplifying operations for both private and business clients.
- Ensure secure and compliant card transactions with integrated payment gateways that safeguard sensitive customer data.
- Offer diverse card payment options, including debit cards, credit cards, and digital wallets, to enhance customer satisfaction and flexibility.

Improving efficiency ✓



Operational efficiency & cost savings

- Cut operational costs by streamlining processes and eliminating redundancies.
- Boost efficiency by consolidating systems and workflows into a single, seamless platform.
- Free up resources to focus on client engagement and innovation.
- Integrate effortlessly into your existing workflows with our advanced APIs, unlocking endless opportunities for innovation and new revenue streams.



Benefits of YAPEAL's Embedded Finance solution for Digital Platforms.

For your business

- ✓ Simplify card issuance and payment processes while reducing operational costs.
- ✓ Strengthen brand loyalty with fully branded cards that increase visibility and engagement.
- ✓ Gain valuable insights from card transaction data to drive strategic product development.
- ✓ Unlock new revenue streams through interchange fees, FX spreads, and card-related services.

For your clients

- ✓ Enjoy a smooth and seamless onboarding process for their cards.
- ✓ Access a fully branded, personalized card experience that aligns with your business.
- ✓ Benefit from added value such as rewards, premium perks, and tailored financial tools.

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