

Your Business Expense Cards. Enabled.

YAPEAL's ready to use expense card solution for businesses streamlines expense card management, offers greater control, transparency, and efficiency while empowering employees with seamless payment tools.

- Save up to 20 hours monthly on administrative processes.
- Reduce overspend and misuse by up to 15%.

Managing your expenses smartly and efficiently is one of the major drivers to streamline your operations, become more efficient, and save cost.

Businesses typically face a number of challenges with existing expense card processes (Debit / Credit Cards)



Administrative burden

Managing multiple cards, setting limits, and auditing transactions can be time-intensive. On- and off-boarding incl. daily expense transactions are usually paper based.



Overspending risks

A spending limit is typically established as a maximum, rather than for normal business operations. Also, spending is rarely limited to certain categories or geographies. This can lead to misuse and overspend, impacting overall budget.



Lack of real-time oversight

Traditional expense cards often involve waiting for the monthly statements and then for employees to submit receipts and reconcile expenses manually, leading to delays and inaccuracies.

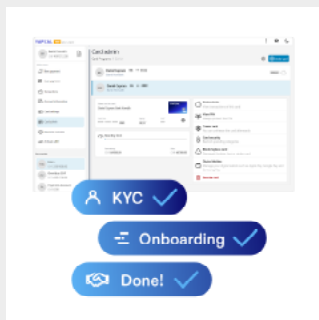


Employee frustration

Employees often experience delays in getting approvals or receiving their expense cards, which disrupts their workflow. This inefficiency leads to frustration as they can't access necessary funds on time, hindering productivity.

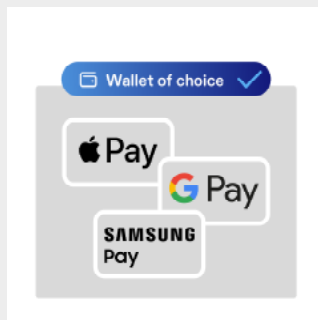
Your Solution: The YAPEAL business expense card solution

1



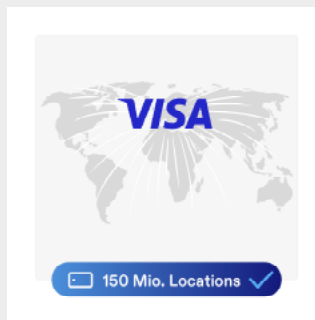
Intuitive Web Interface and Mobile App for Instant Card Issuing for new Employees or Accounts

2



Digital cards immediately available in your wallet of choice

3

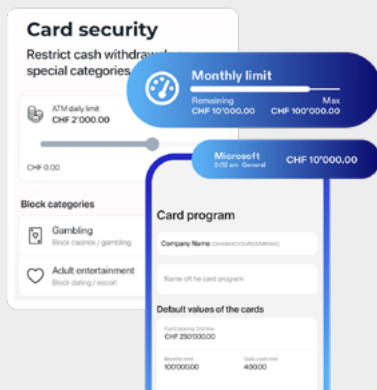


Ready to be used at 150 Mio. Visa merchant locations globally

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Prevent misuse and overspend - upfront

- Get automatic reconciliation with HR (e.g. Personio).
- Avoid excessive spending limits – adjust them on demand.
- Benefit from embedded logic (geo blocking, excluded expense types etc.).
- Take advantage of real-time reporting and tracking.



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Minimize admin burden and costs

- Manage receipts efficiently.
- Pre-assign cards to a project or P&L item.
- Switch easily between legal entities.
- Benefit from smooth integrations with accounting- and ERP-applications.



Save on fees



Benefits from our:

6

- **Multicurrency capability.**
Keep the money in the currency you need it.
No need to convert forth and back.
- **Attractive rates for foreign transactions.**
We offer you favourable exchange rates of up to 4% less than traditional Institutions.
- **Transparent and fair handling fees.**
No hidden costs, fees and rates are communicated upfront and up to 50% lower than your traditional provider.

Why a ready-to-use expense card solution from YAPEAL makes a difference

→ For your business:

Enhanced financial control, reduced administrative workload, and better compliance.

→ For your Employees:

Simplified processes, no advanced payments needed, and increased productivity.

Ready to manage your expenses more efficiently?

Open your YAPEAL business account today and experience maximum security, minimum effort and a solution tailored for Swiss businesses!

Your Business. Enabled.

Only a few clicks away from your ready-to-use expense card solution.
Open your account now!



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