

# Your Social Cards. Enabled.

Managing financial aid programs is crucial for governments and communities. YAPEAL's social cards enable efficient fund disbursement, improved oversight, and tailored support for recipients, ensuring transparency, security, and dignity in public service.

→ Save up to 25% of your administration costs and reduce spending misuse by up to 30% while increasing satisfaction in the population and foster trust in public services.

We have collaborated with various stakeholders in the financial aid community and have developed a deep understanding of the key challenges in this highly sensitive field.

## Common challenges with existing financial aid systems



### Manual cash distribution

Cash-based systems are labor-intensive, prone to errors, and vulnerable to theft or misuse.



### Lack of spending oversight

Once funds are distributed, tracking how they are used can be challenging, potentially leading to misuse.



### Resource allocation

Administering aid programs requires significant time and effort, diverting resources from other critical services.



### Recipient inclusion

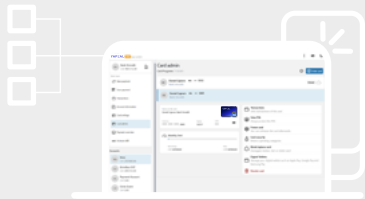
Recipients may face barriers to accessing funds securely and using them conveniently.

# Your Solution: YAPEAL's Social Cards help to solve these challenges and provides efficiency and dignity

## Simplified & efficient administration

1

- Automated processes reduce the workload for local authorities, freeing up resources for other essential tasks.
- Integration with existing systems ensures smooth operation without major overhauls.

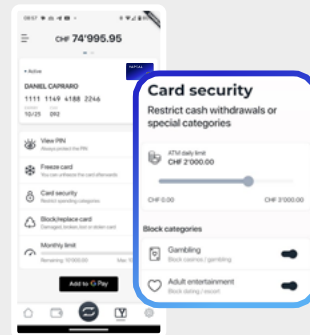


Reduce the workload ✓

## Controlled spending

2

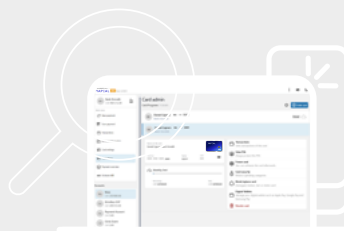
- Social cards can restrict spending to specific categories (e.g., food, healthcare, housing) or approved merchants, preventing misuse.
- Spending limits and caps can be tailored to individual or family needs.



## Real-time monitoring

3

- Government agencies gain real-time visibility into how funds are spent, enabling better reporting and analysis.
- Insights can guide policy adjustments and improve future program planning.



real-time visibility ✓

## Controlled spending

4

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Secure & Transparent ✓

## Easy onboarding

- ✓ Register recipients in the dashboard and assign individual IBAN.
- ✓ Instant set-up with individual restrictions if needed.
- ✓ Recipients should download and register in the app (request physical card if needed).
- ✓ Virtual card instant available.
- ✓ Money transfer to the individual IBAN.

## Why YAPEAL's social cards for governments and communities make a difference

### For governments

- ✓ Enhanced control over public funds.
- ✓ Real-time data for accountability and program improvement.
- ✓ Reduced administrative costs and workload.

### For recipients

- ✓ Secure, convenient access to financial aid.
- ✓ No need for a Swiss bank account.
- ✓ Support tailored to individual needs.
- ✓ A dignified, cashless system that is free of discrimination.



**Your Business.  
Enabled.**

Chat with a specialist  
to learn more.



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