



OUR COMPANY

Best day
of my life.

I'd never imagined
a banking* app
could do that.

#yapenized

YAPEAL



OUR MISSION – RESHAPE RETAIL BANKING IN SWITZERLAND



Make digital banking* a better place.

Join the movement.

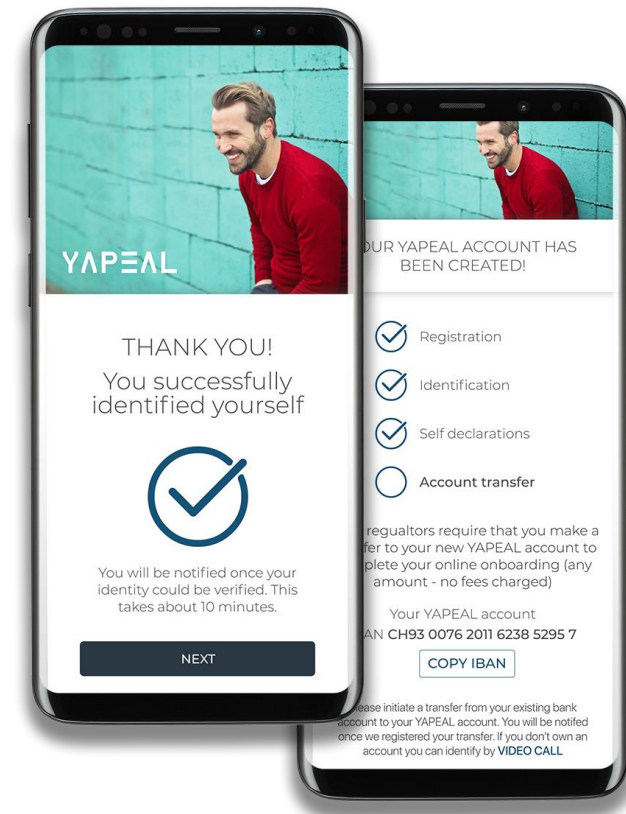
#WeAreTheFuture



OUR VISION – SIMPLE, INTUITIVE AND TRANSPARENT



- We create **intuitive** and **transparent** financial services
- We make your financial life **simpler** and **healthier**
- We believe in the value of **communities** and networks
- We want to shape the future of banking **together**
- We treat everyone **fairly**
- We think and act **differently**
- We **challenge** the way we bank





OUR SOLUTION – A STEP CHANGE IN ALL DIMENSIONS

YAPEAL

Simple, intuitive, transparent

Agile, 100% real-time, 24/7

Lower cost, at least -60%

Modular / open banking ready

Smart contracts, client-centric

INCUMBENTS

High complexity at low transparency

Slow time to market

High operating cost

Monolithic / closed system

Static products, bank-centric



OUR YAPAPP – YOUR FINANCIAL AMIGO



Account

- Full Swiss bank* account
- Multi-currency
- Savings* account
- Payments and transfers
- Overdrafts*



Debit card

- Worldwide
- eCommerce
- Mobile ready
- Dynamic CVV
- 100% acceptance
- Instant issuing



Foreign Exchange (FX)

- Attractive rates & mark-ups
- Full transparency (no hidden fees)
- Payback



Onboarding

- No hassle
- No paperwork
- Whenever you are ready
- Fully online
- Done in minutes



Card control

- Set card PIN online
- Request; cancel; freeze card
- Switch on/off contactless and channels
- Smart GEO blocking
- Spend control



Family shizzle

- Kids shopping approval
- Power of attorney for parents
- Billing preparation for parents resulting in one-click approval for parents



Lifestyling Intelligence

- The app adapts to your lifestyle
- Intelligent saving goals
- Yapunize function (predictive analysis according to your peers)



Security

- Military-Grade encryption
- Secure but convenient authentication (SoundProof)
- You own your data (GDPR)
- Adapting to the environment
- Dynamic CVV



Community driven

- Learn from others
- Share tips and experiences
- Discuss application features
- Enjoy expert guidance
- Achieve common goals
- Compete with friends



Financial amigo

- Budgeting
- Saving and retirement targets
- Trip spendings
- Tagging and notes
- Oversee subscription
- Smart guidance
- Spending overview (e.g. map)



Mobile wallets

- Google Pay
- Apple Pay
- Samsung Pay
- Wearables



Yapster-to-all

- Send/request money
- Multi-currency
- Split bills
- it works worldwide
- also to none Yapsters

OUR FEATURES – YOUR VALUE – YOUR HAPPY ZONE

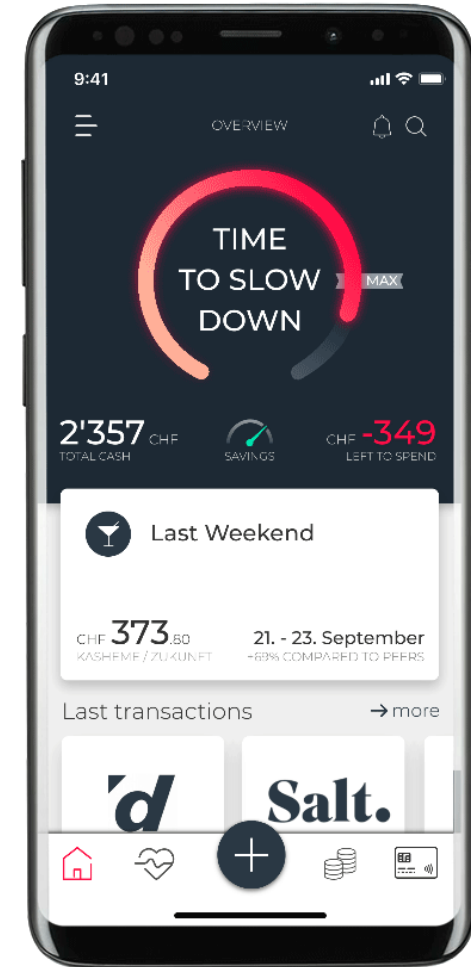
Everyone has it – we help you to find it.

YAPEAL's **financial amigo** will take care of you and show in real time where you actually stand, based on your situation and personal goals.

It's like the navigation system in a car – you define some parameters and the amigo guides you through your financial life.

You will learn how much money you can spend on average per day and how much you have left over until your next salary.

Of course, our **Lifestyling Intelligence** will also do its part, such as suggesting what you need to save for taxes based on both your income and your residence.



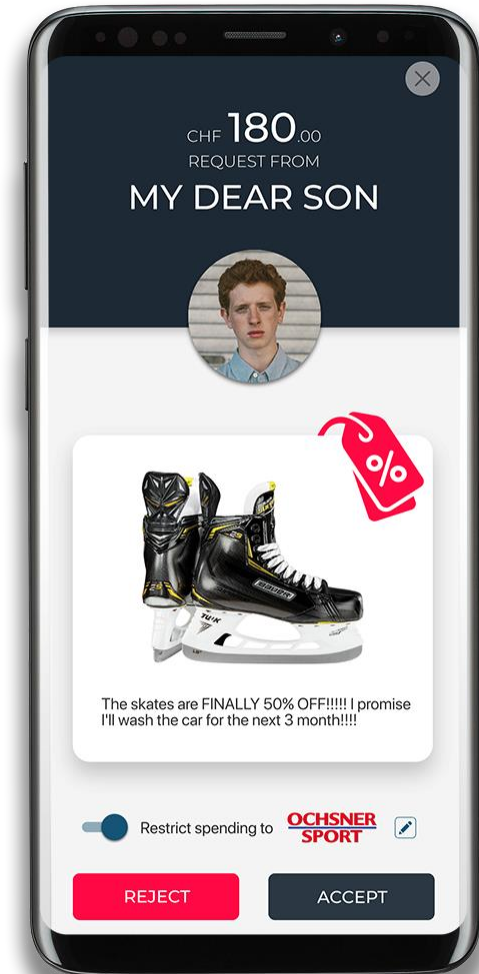
OUR FEATURES – YOUR NETWORK – FAMILY SHIZZLE

Family shizzle function helps you solving your financial family affairs

The YAPapp empowers the whole family to solve many 'administrative' and time-consuming financial issues:

- record bills for your parents account – they can approve them with just a click
- unlock pocket money for your kids – they can use it with their phone or wearable (your kids do not need to have an own account, nor a credit card)
- stay in control
- profit also from our **Lifestyling Intelligence** function

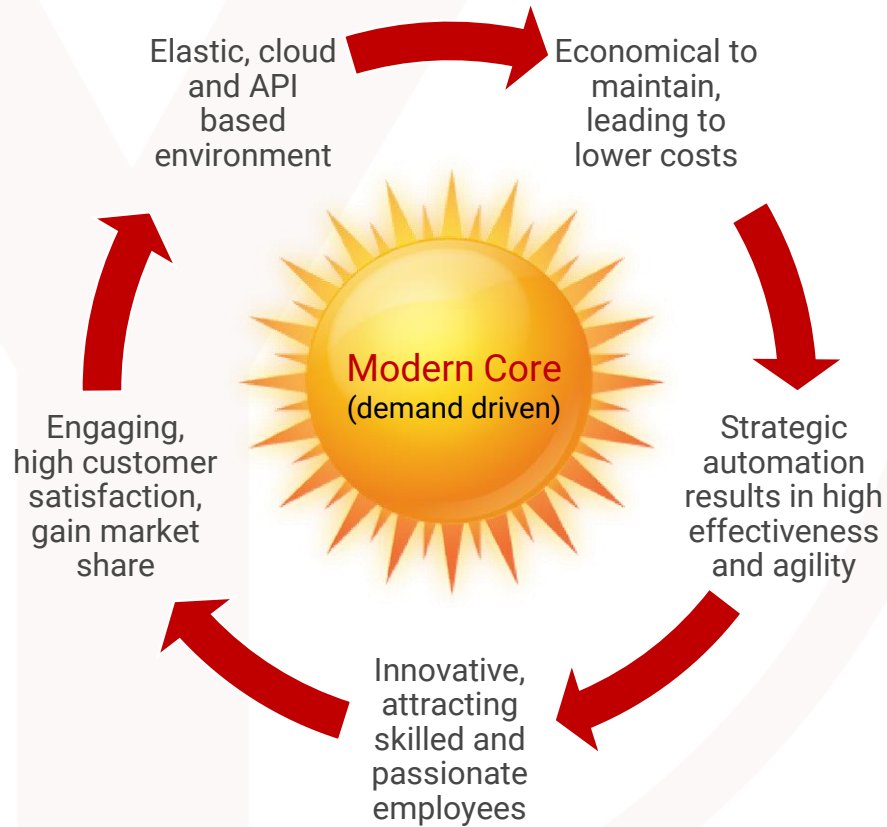
Your digital family office in your pocket!



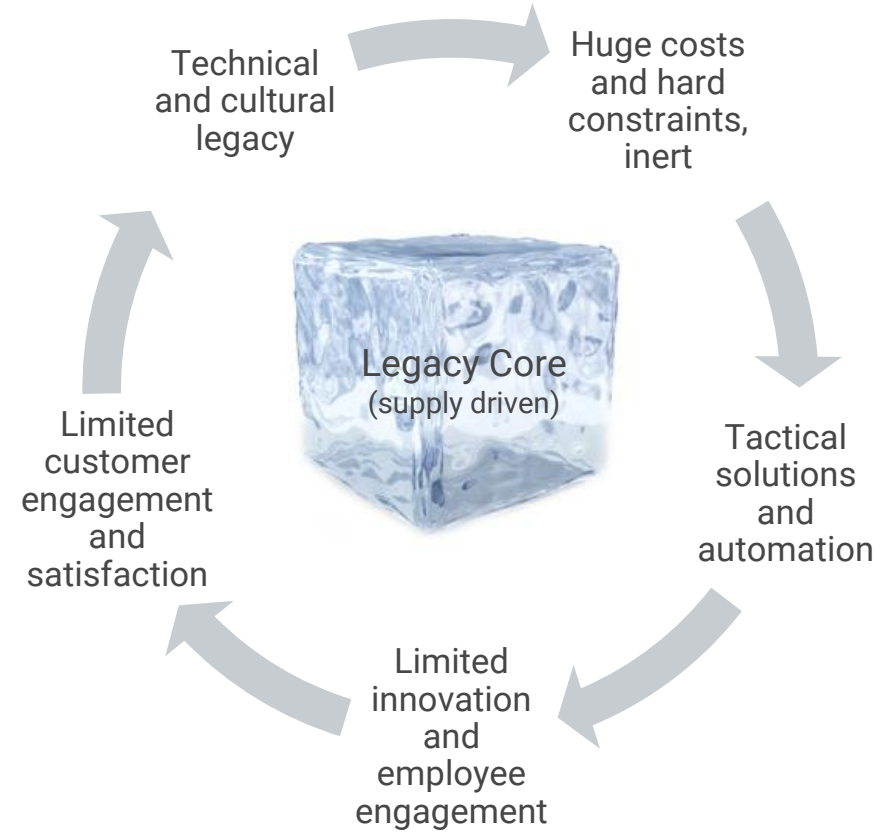


OUR FLYWHEEL – A SHARP CONTRAST TO THE LEGACY WORLD

YAPEAL - VIRTUOUS CYCLE



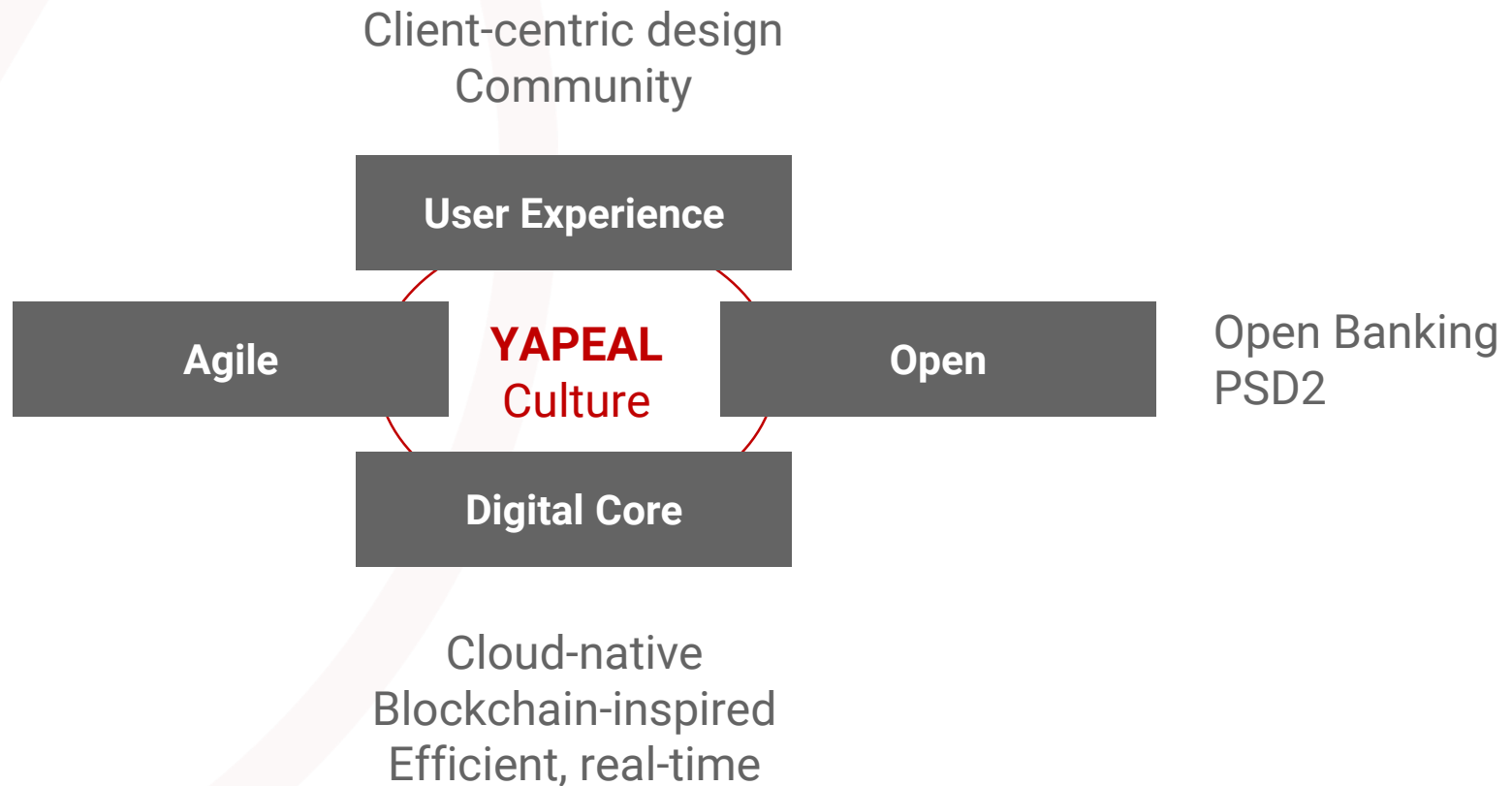
INCUMBENTS - VICIOUS CYCLE



OUR COMPANY PILLARS – THE BASE FOR SUCCESS



Products in days



OUR BOARD AND EXECUTIVES – COGITATIVE AND PROACTIVE



Hans Kuhn

- Board Chairman
- 25 years financial market law & regulation
- SNB, StabFund, OF
- Independent – leadership – crisis mgmt



Werner Vontobel

- Board Member
- Banking & Consulting
- PWC, AIG Private Bank, 4executives
- Governance, Risk, Compliance



Theodor Keiser

- Board Member
- > 30 years in finance & banking
- ZugerKB, ABB, CS
- Strategist, lateral thinker



CEO (tbd)

- CEO
- ...
- ...
- ...



Thomas Hilgendorff

- CCO
- 25 years in banking
- SIX, CSC, Raiffeisen
- Business Developer, Networker



Christian R. Meier

- COO
- 25 years in banking
- UBS, Nosco, ABB
- Engineer, Architect, Strategist

PEOPLE BUY INTO THE LEADER BEFORE THEY BUY INTO THE VISION.
(JOHN MAXWELL)

OUR TEAM – HIGHLY SKILLED, EXPERIENCED AND READY TO ROCK



Daniel Capraro

- Product Manager
- Agile project manager
- Ticketcorner, Viseca
- Payments, Cards



Andy Waar

- Marketing & Social Media
- +20 years MarCom
- Entrepreneur; UBS AG
- Lawyer, Executive MBA (Focus Crossmedia)



Sahana Huber

- QA and Testing Expert
- Banks, IT
- Infosys, Cognizant, Boxcon
- Bug hunter



Markus Kessler

- IT Architect, Software Engineer, Methodologist
- Multi Industry IT
- UBS AG, IBM
- Security and Cloud



Vito Tauriello

- IT Architect, Software Engineer, Visionary
- Banks, IT
- UBS AG
- UX & APIs, Innovation



Paul Disteli

- UX and Apps
- Banks, IT
- UBS AG,
- UI/UX Design



Holger Koch

- Business Administration
- Banks, IT
- UBS AG
- Organization & Coordination



Philippe Defuns

- DEV & UX Expert
- Banks (11y), IT, Agile
- UBS AG, Startups
- Engineer, UI/UX & design



Christian Weder

- Software Engineer
- Banks, IT
- UBS AG, IM
- UX and Mobile/ Apps

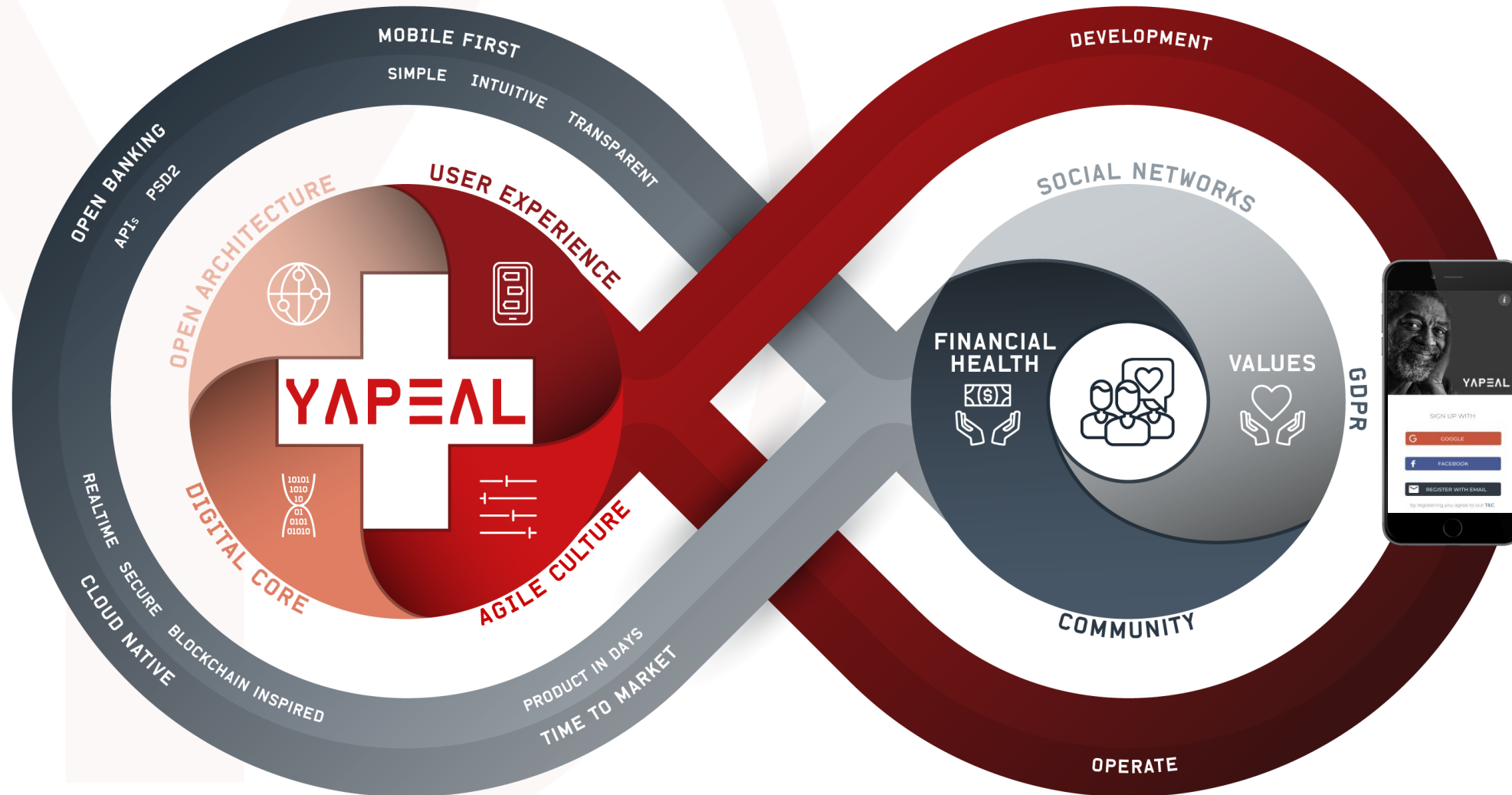


Michel Lips

- IT Operations
- Banks, IT
- UBS AG
- Customer Service Process Management

**GREAT THINGS IN BUSINESS ARE NEVER DONE BY ONE PERSON; THEY'RE DONE BY A TEAM OF PEOPLE.
(STEVE JOBS)**

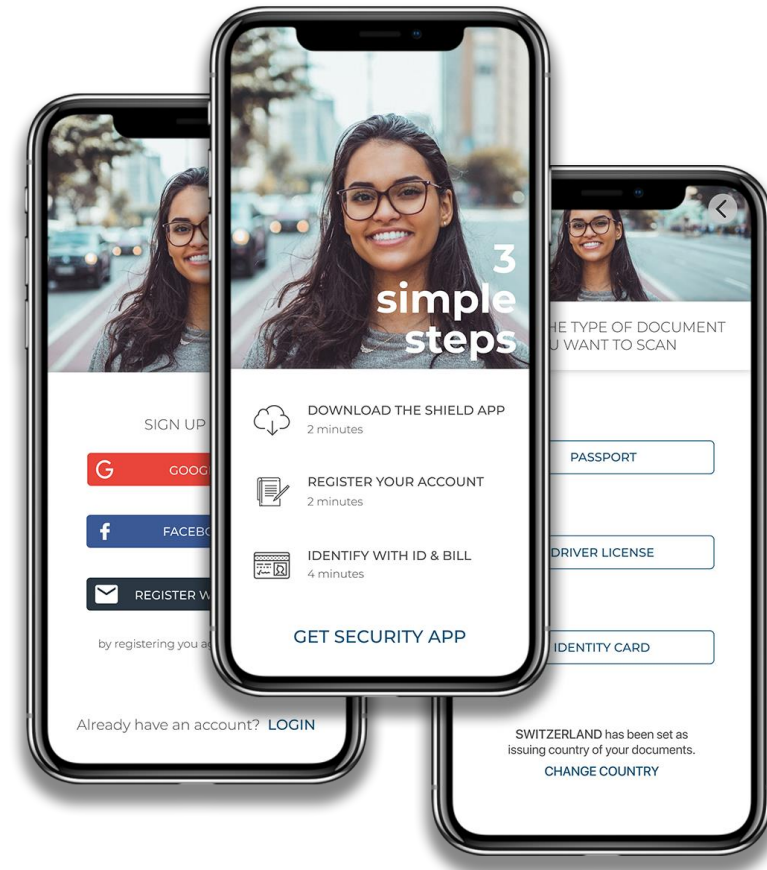
OUR STORY - YAPEAL





OUR TIMELINE

- **Swiss Smart Banking Live**
Q1 2020 based on Banking License
- **Swiss Smart Wallet Live**
Q3 2019 based on Fintech License
- **Swiss Smart Pay Live**
Q2 2019 under SRO
- **Team onboarded**
08.2018 Most of the team joins
- **Becoming operational**
07.2018 First joiners move into the office in Altstetten
- **Company founded**
06.2018 By 15 founders all committed to rock!
- **Decision to go!**
03.2018 Getting committed
- **YAPEAL born**
12.2017 Based on the stone money on Yap
- **First thoughts**
10.2017 Technology investigation



JOIN THE MOVEMENT – BECOME A YAPSTER



YAPEAL AG
MAX-HÖGGER-STRASSE 6
8048 ZÜRICH

YAPEAL

3 October 2018

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