

*Financial products and services at the point needed*

**YAPEAL**  
Swiss Digital Finance

# 5. Digitaltag

November 30<sup>th</sup>, 2022

**SLV**ASSL



Schweizerischer Leasingverband

Association Suisse des Sociétés de Leasing

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# About Yapeal

# YAPEAL

#JoinTheMovement

## Company

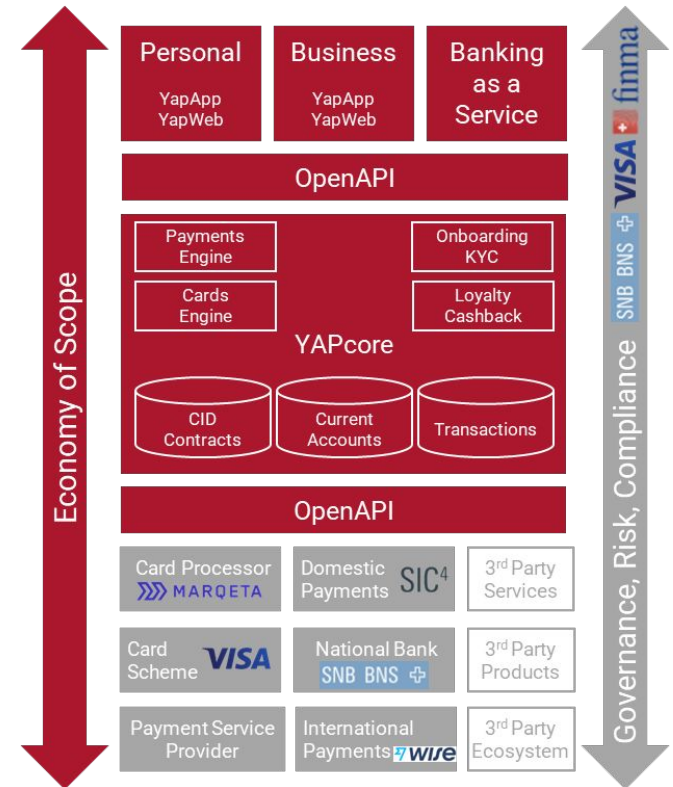
- Founded June 2018
- 27 Employees

## Value Proposition

- Realtime, 24/7/365
- Open API architecture
- Client centric
- Lowest Total Cost of Ownership (TCO)

## Underlying Magic

- Cloud native – designed for and operated in the cloud
- Microservices – event driven; rest enabled
- Legacy free – in-house developed from scratch
- Independent – License holder of FINMA/Fintech, VISA, Swiss National Bank Giro Account



## 1. Finma compliant client onboarding

- 100% digital (without video) for
- Private
- and SME clients

## 2. EES - FES - QES (deepsign.swiss)

- Simple electronic signature  
The simplest form of signature with a digital time stamp. Can be used when there is freedom of form. Does not replace the handwritten signature and does not fulfill any legal form requirements.
- Advanced Electronic Signature  
With certificate and time stamp. Requires signer identification and other means of authentication. Can be used when there is freedom of form. Does not replace the handwritten signature.
- Qualified electronic signature  
With certificate and time stamp. Requires signer identification and other means of authentication. Is equivalent to a handwritten signature and corresponds to the written form according to Swiss and EU law.

# Embedded Finance & EcoSystem

1. Integration of the client account/card into the financial journey
  - Invoices e.g. leasing installments
  - Fuel cards
  - Expenses
2. Value added features
  - Loyalty
  - Cashback
3. EcoSystem
  - Identity based automated integration with partners e.g. tire dealer, workshops, IoT, ..

