YAPILY

Connect to banks, easily

We live in an interconnected society

Yet financial services remains disconnected

2 billion

people globally lack access to financial products and services

43 days

on average to close a home mortgage

1 billion

current accounts in Europe are inaccessible and could be unlocked

$4.4 trillion

banking and payments well-protected yearly revenues

Building the future of Open Finance

Our Vision

To become the central nervous system of the global economy

Our Mission

Enable people around the world to share financial data and access payment infrastructure

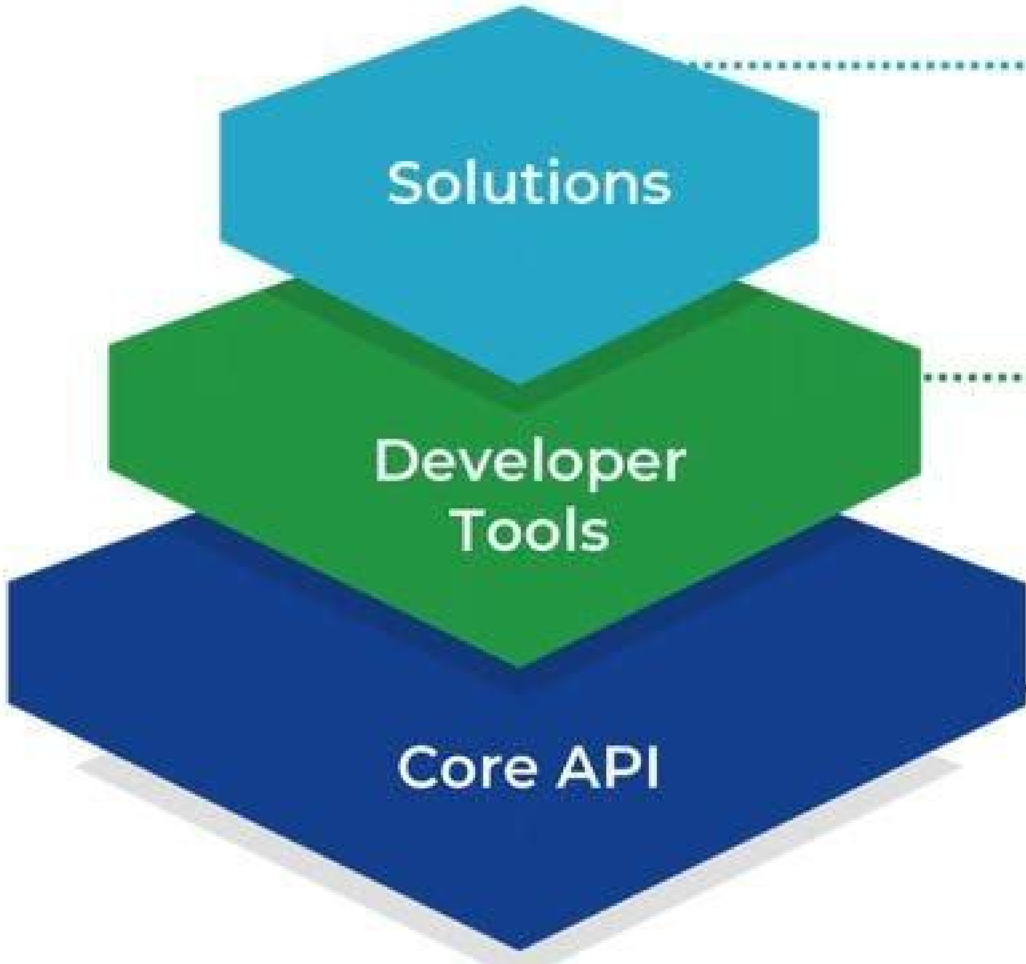
Why now?

- **A shift in the payment and banking landscape** – The Payment Service Directive 2 (PSD2) is forcing banks to give non-bank rivals access to customer payment accounts via API
- **The walls are coming down** - Banks have been using customer financial data to sell their own products. Now they are forced to provide access to customer accounts, and competition will increase
- **Thousands affected, millions of opportunities** - 6,000 European Banks are already affected and 28,000 global banks in the coming years - having a knock-on effect to thousands of businesses and billions of people worldwide
- **Europe is paving the way for Open Banking** - the rest of the world will soon follow
- **Banking is just the beginning** - Pension, Insurance, Utilities will embrace the same open philosophy

With new regulation brings new challenges

- Technical barriers
- Bank friction
- Regulatory fragmentation

Designed for Open Finance



Enterprise Solutions
Enabling customers to build solutions and overcome common digital challenges

Developer-ready
All the tools a developer could need in one console. From managing, building and monitoring API's, a developer can be set up within minutes

Secure and Scalable API Connectivity
Connect and manage the integration with all financial institutions offering Open API

How is our offering different?

Invisible enabler

Yapily powers business applications behind the scenes and is invisible to the consumer

Designed for Open API

Yapily is Open API-only. No scraping. No private API reverse engineering. This allows us to focus on superior quality and execution. We are more secure, performant and scalable than anyone else. We offer unique tools and technical possibilities

Security and data

Yapily uses data to continuously improve performance, security, service and experience without ever compromising on security. We never sell consumer data.

Deep-domain expertise

We create and evolve the standards together with regulators and banks. Yapily is part of OBIE's Technical Design Authority as well as the Berlin Group Advisory board.

Most trusted provider

Regulators and many Fortune 500 companies use Yapily to leverage Open Banking connections

Uniquely positioned to capture Open Finance going global

UK
- PSD2 launched
- 200+ regulated entities
- Open Finance policies in play

Europe
- Germany, France, Nordics, Ireland, Italy, Portugal, Spain & Benelux are fast approaching UK-level maturity

North America
- Canada is planning to vote on Open Banking in Q1 after elections
- US FS-ISAC released PSD2 compliant Durable Data API in 2018, with an API Standardisation Group with 100 banks established

Middle East
- Bahrain mandated Open Banking in early 2019. The UAE's largest bank launched Open Banking portal.

Asia
- South Korea to launch Open Banking in 2019
- HK published Open API timetable
- Japan set targets for 80 banks to open API's in 2020
- Singapore issued API playbook
- Major Indian banks launched Open Banking platform with 20+ fintech partners
- Malaysia implementation group formed.
- Indonesia's central bank to promoting Open Banking since July 2019

Latin America
- Brazil Open Banking implementation starting in 2020 with 12 largest banks
- Open banking is mandatory in Mexico from March 2020

51 countries have already joined the revolution

Australia & NZ
- 'Consumer Data Right' mandates Open Finance from Feb 2020 in Australia
- Payments NZ launched API Centre enabling bank/fintech partnerships

Coverage and expansion plan

We already cover more than 98% of UK bank accounts, we have deep coverage in Ireland, Italy, France and quickly growing in Germany and Spain

United Kingdom

2019

Europe

2020

Rest of the World

2021

Pricing model

Core API

Freemium + API Volume fees with Monthly Minimum Commitment

Added Value Services

Fixed monthly cost + add-ons charges

"Banking is necessary, banks are not"

(Bill Gates, 1990)

Banking Incumbents

- High running costs
- Slow market response
- Highly regulated

Technology enablers

The nervous system for the open economy

Financial Services & Consumer products

- Low running costs
- Smart, agile and innovative
- Light or zero regulation

NETFLIX
Uber
G Pay
Spotify

Every company will be a Fintech Company

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