

Your Efficiency. Enabled.

Stay flexible and in control with YAPEAL. Our easy-to-use Business Account, Cards, and Payment solutions replace manual processes, enabling you to focus on your core business with real-time insights, transparency, and no hidden costs.

→ It all starts with a Business Account, and from there on it is all in your hands to create the efficiency solution that fits your needs.



Swiss Business Account

Our CHF accounts provide real-time financial management, digital expense tracking, and competitive rates with transparent pricing. Pay easily with self-created IBANs, QR codes, eBill, and cards—all Swiss made.



Business Expense Card Solution

Streamline expenses with our digital card solution, reducing errors and policy violations. Boost employee satisfaction with no out-of-pocket payments, full spend transparency, and greater trust.



Social Cards

Social cards benefit both municipalities and recipients, ensuring effective aid distribution and financial control while empowering individuals to manage their needs with dignity. A true win-win solution.



Mission-Critical Payments

For high-value transactions, urgent payments, or cash flow optimization, instant A2A payments offer speed, transparency, and control – no intermediaries, no delays. Instant. Secure. Essential.

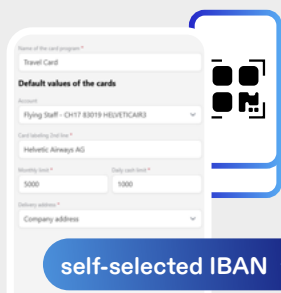
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Running a business is demanding, and managing finances shouldn't slow you down. YAPEAL's cloud-native, real-time Digital First platform is built entirely in-house, free from legacy constraints, giving you a faster, more cost-effective way to manage your business accounts and expenses.

Designed for businesses of all sizes, YAPEAL ensures Swiss-grade security, stability, and compliance while offering the flexibility to scale with your growth. Lower costs, smarter finances, and real-time financial control - because you should focus on running your business, not managing your bank.

1 Business account with self-selected IBAN and automatically set up QR-IBAN

- Send and receive your payments effortlessly and with your Swiss business account at YAPEAL.
- Stay in full control of your finances with our easy-to-use, intuitive web app – designed to make managing your money simple and efficiently.

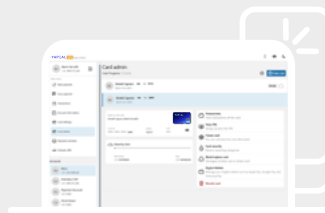


self-selected IBAN ✓

QR-IBAN ✓

2 Intuitive web interface & mobile app

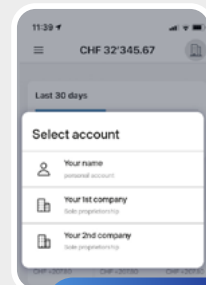
- Conduct on- and off-boarding in an instant.
- Adjust spending limits on demand and instantly.
- Receive real-time updates and information on usage.



Mobile App ✓

3 Switch easily between legal entities

- Manage the various legal entities of your organisation with only one access.



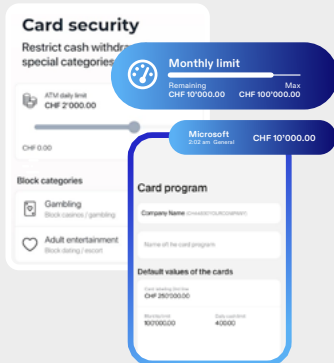
Switch easily ✓



Embedded logic

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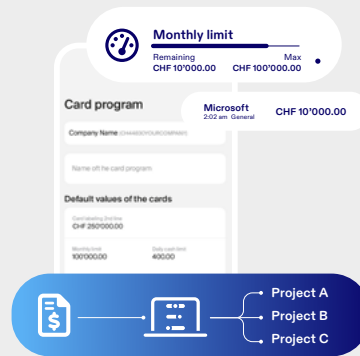
- Prevent fraud and misuse before it happens.
- Set spending limits, configure out-of-policy categories and geographies upfront.



Pre-assign to a project

5

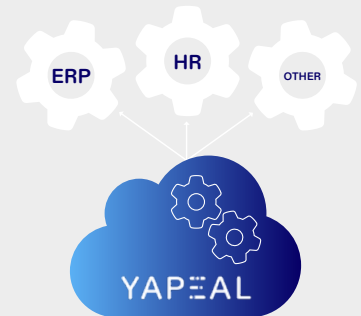
- Enable your employees to assign expenses to projects, directly and instantly, and benefit from operational and capital efficiency gains.



Smooth integration

3

- Benefit from our cloud-native solutions that integrate easily into your ERP and HR systems, to enable fully automated processes.



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Chat with an expert!



YAPEAL AG
 Max-Hoegger-Strasse 6
 8048 Zurich
 Switzerland
www.yapeal.ch