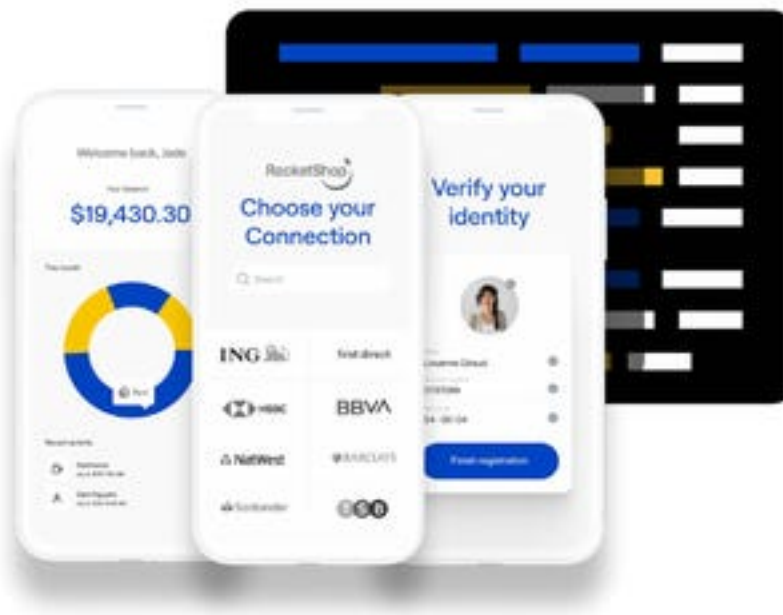




Embed the power of Open Finance

Series B



Open Banking is creating a new open world

The old world

Card networks have monopolised the global movement of money



Banks have monopolised ownership and access to financial data



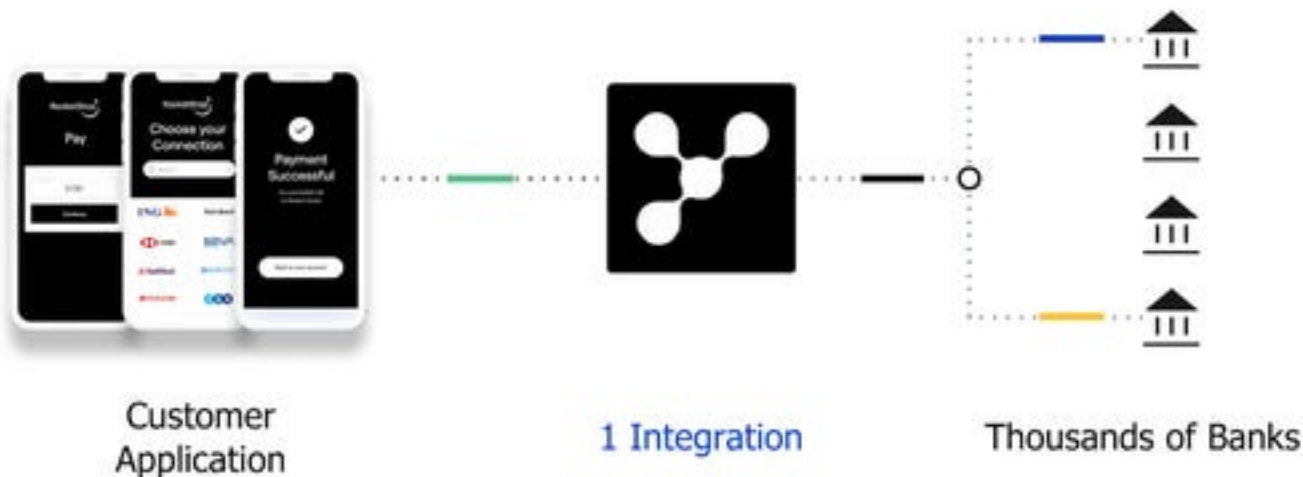
The new world

We are breaking down the barriers to innovation and enabling access to financial data and open payments infrastructure built for the digital world



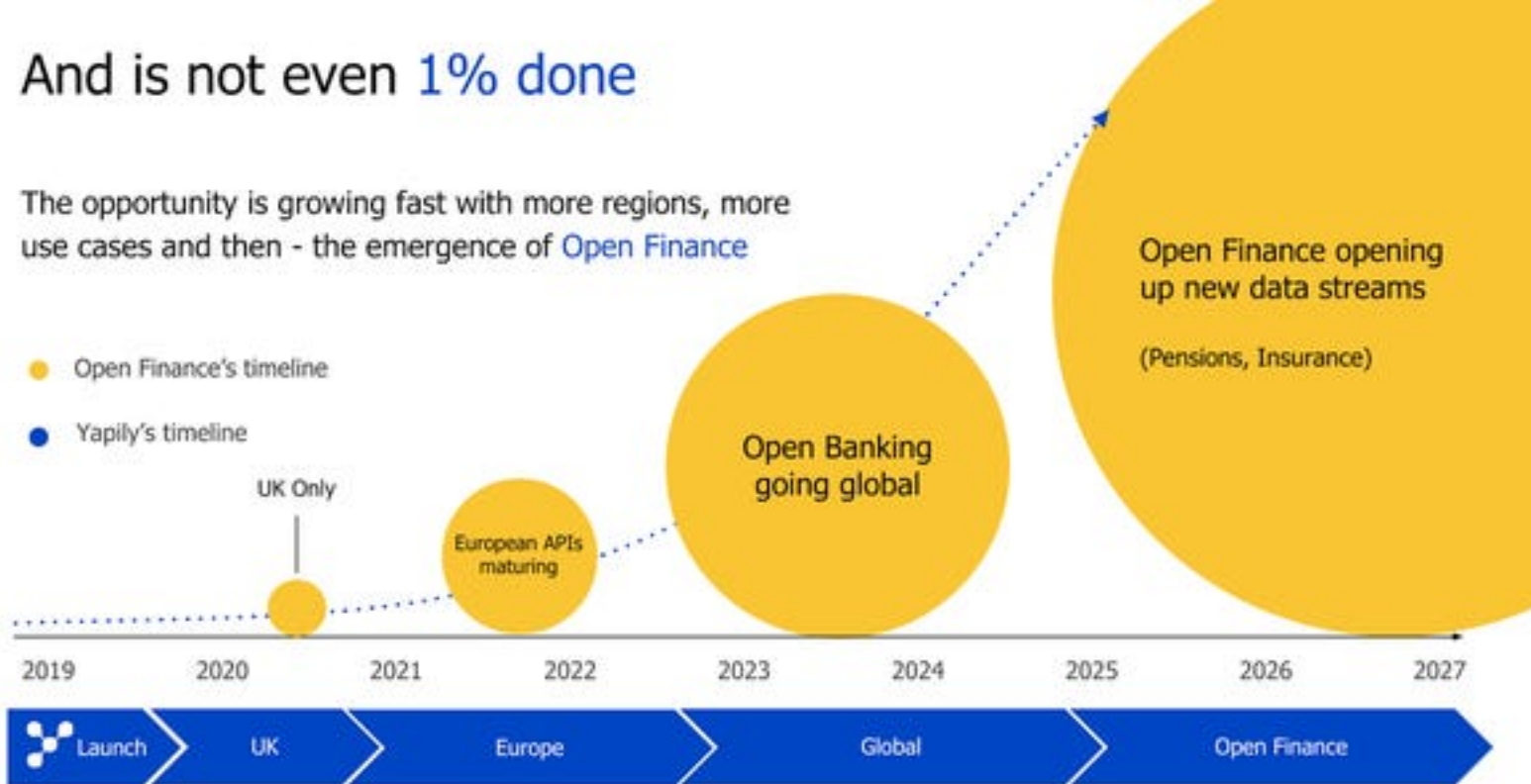
What is the fundamental problem?

- **Access.** Due to fragmentation of 1000's of bank APIs
- Yapily provides a simple interface coupled with **powerful infrastructure** to connect to these banks



And is not even 1% done

The opportunity is growing fast with more regions, more use cases and then - the emergence of **Open Finance**



Over 50 countries will have Open Banking by 2023

- Open Banking regulation
- Under guidance - regulatory driven
- Under guidance - industry driven

North America

- Canada: Guidelines for API development available in 2021
- USA: Some API guidelines but regulations are slow to develop

South America

- Brazil: PIX - a real time payments system delivered to support OB in 2019
- Mexico: Regulation launched in 2020
- Chile & Argentina: Regulatory Framework to be established by 2023

Europe

- UK: Open APIs live since 2018
- EU: Open APIs live since 2019

Africa & Middle East

- Nigeria: Regulation launched in 2021
- Bahrain/UAE: Framework launched in 2020
- Kenya: Full implementation by 2025
- Turkey: Not mandatory but API guidelines
- South Africa: To be established by 2023

Asia

- South Korea: Regulation launched in 2019
- Malaysia: Regulation launched in 2020
- Singapore: API playbook and guidelines available
- Indonesia: Payment Gateway System available + regulatory blueprint
- Japan: Open banking regime since 2018 and APIs since 2020
- India: Developed UPI - real time payments system, regulatory framework expected in 2022
- Russia: Expect to have blueprint by 2023
- China: Industry players autonomously developing API framework

Australia & NZ

- Australia: Open APIs live since 2020
- NZ: API Sandbox launched



We're building the best Open Banking infrastructure

Open Banking Value Chain

3. Applications

Consumer facing application layer built on top of Open Banking infrastructure



2. Tools

Tools and services that are necessary for businesses to build their products



1. Infrastructure

Scalable, reliable and secure infrastructure for Open Banking



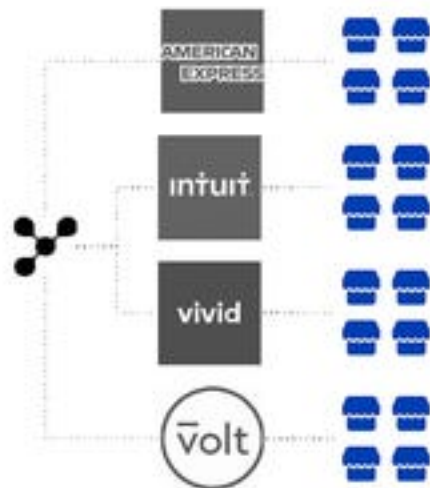
- True technology enabler, invisible behind the scenes
- We power our customers, we don't compete with them
- API first, ensuring the best quality infrastructure



Infrastructure is **fundamental** to how data moves between organisations worldwide

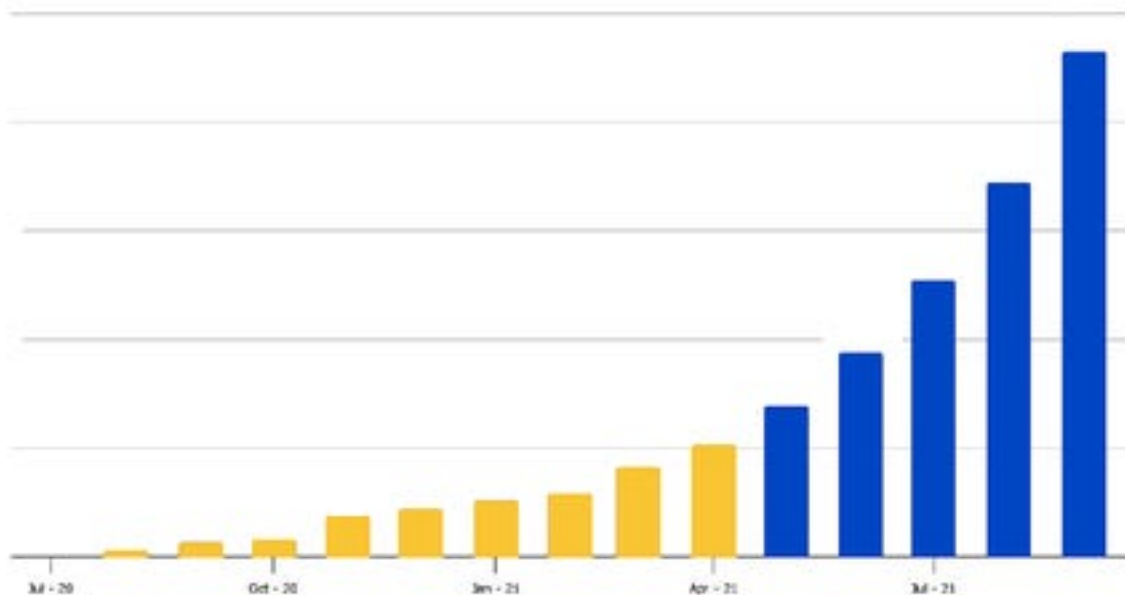
Infrastructure is highly scalable, enabling us to:

- serve a wide range of customers, verticals and use cases
- adopt a lean and efficient operating model, enabling our clients to scale and expand into new markets
- support open banking leadership and build a world-leading ecosystem, providing secure and reliable connectivity wherever we go



With payment volumes growing exponentially

Open Banking payments are driving acceleration in API volumes



Invisible infrastructure powering payments

Enabling merchants with secure, low cost and instant **account-to-account payments**



The image is a screenshot of a promotional graphic for American Express. It features a stylized logo on the left composed of horizontal magenta lines. To the right of the logo, the text 'Pay with Bank transfer' is displayed, with 'Pay with' in a smaller font above 'Bank transfer'. Below this, it says 'Powered by AMERICAN EXPRESS'. At the bottom of the graphic, the text 'The simple, speedy, and secure' is written. A black bar at the very bottom of the screenshot contains the text 'View Amex [Pay with Bank transfer](#) flow'.

We have set **ambitious goals** for our product

Our product roadmap focusses on **enhancing our infrastructure** proposition



Market Leading Coverage

Build extensive coverage in any country, enabling our clients to scale



Maximise Value Add

Grow value added services so our clients maximise the value of Open Banking data



Unmatched User Experience

Build best user onboarding experience and API-first design

We are accelerating our geographic expansion

Built on 100% PSD2 coverage, wherever we go



We've built an experienced team with expertise in **scaling businesses**



Stefano Vaccino
Founder and CEO



Martin Threakall
COO



Iain McDougall
COO



Joao Martins
CTO



Jade Thomas
Head of Marketing



Ron Carey
Head of Product



Christian Ball
Head of Partnerships



Caterina Fabbro
Head of Legal



Katie Kyle
People Lead



Eglė Užmiškytė
Head of Compliance



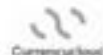
Kenny Guffie
Head of Engineering



Ioana Roman
Head of Support

Goldman Sachs

Modulr



stripe

Google

quantexa

bud

Revolut

FCA

fserv.

accenture

etoro

LAKE
STAR



HV
CAPITAL



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