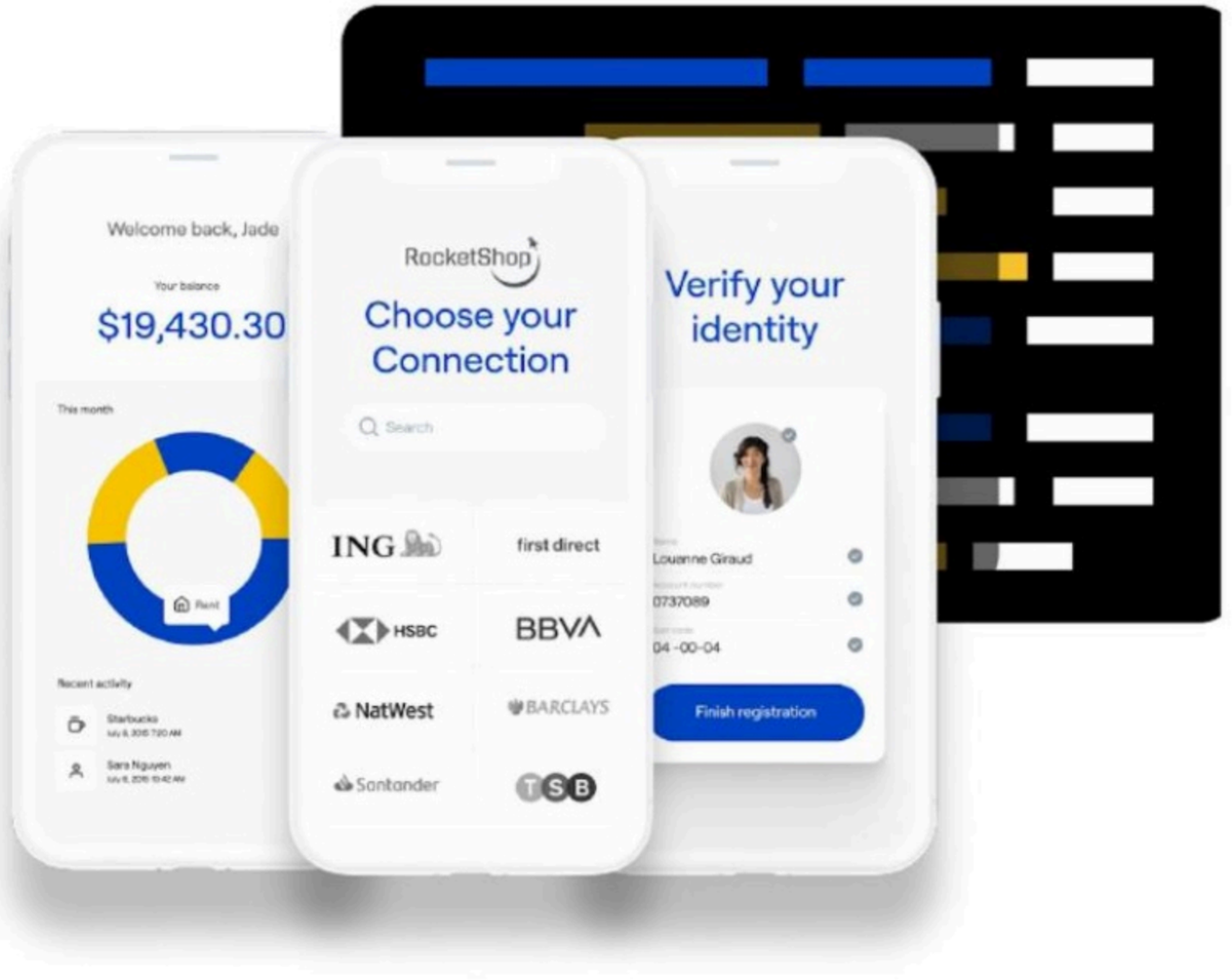
YAPILY

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

VISA mastercard

Banks have monopolised ownership and access to financial data

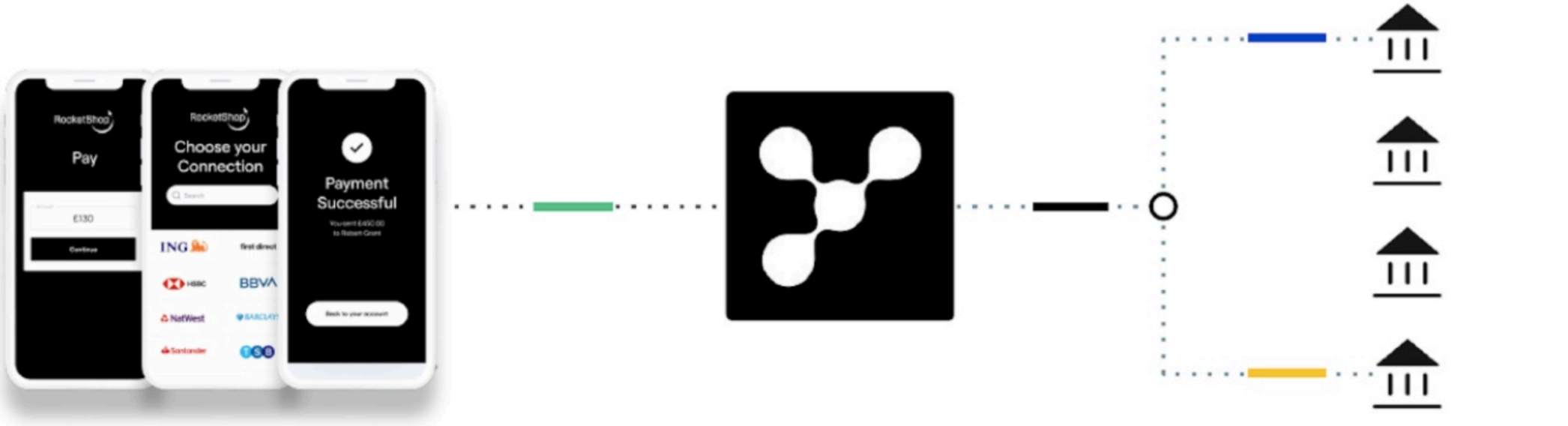
BARCLAYS HSBC citi

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



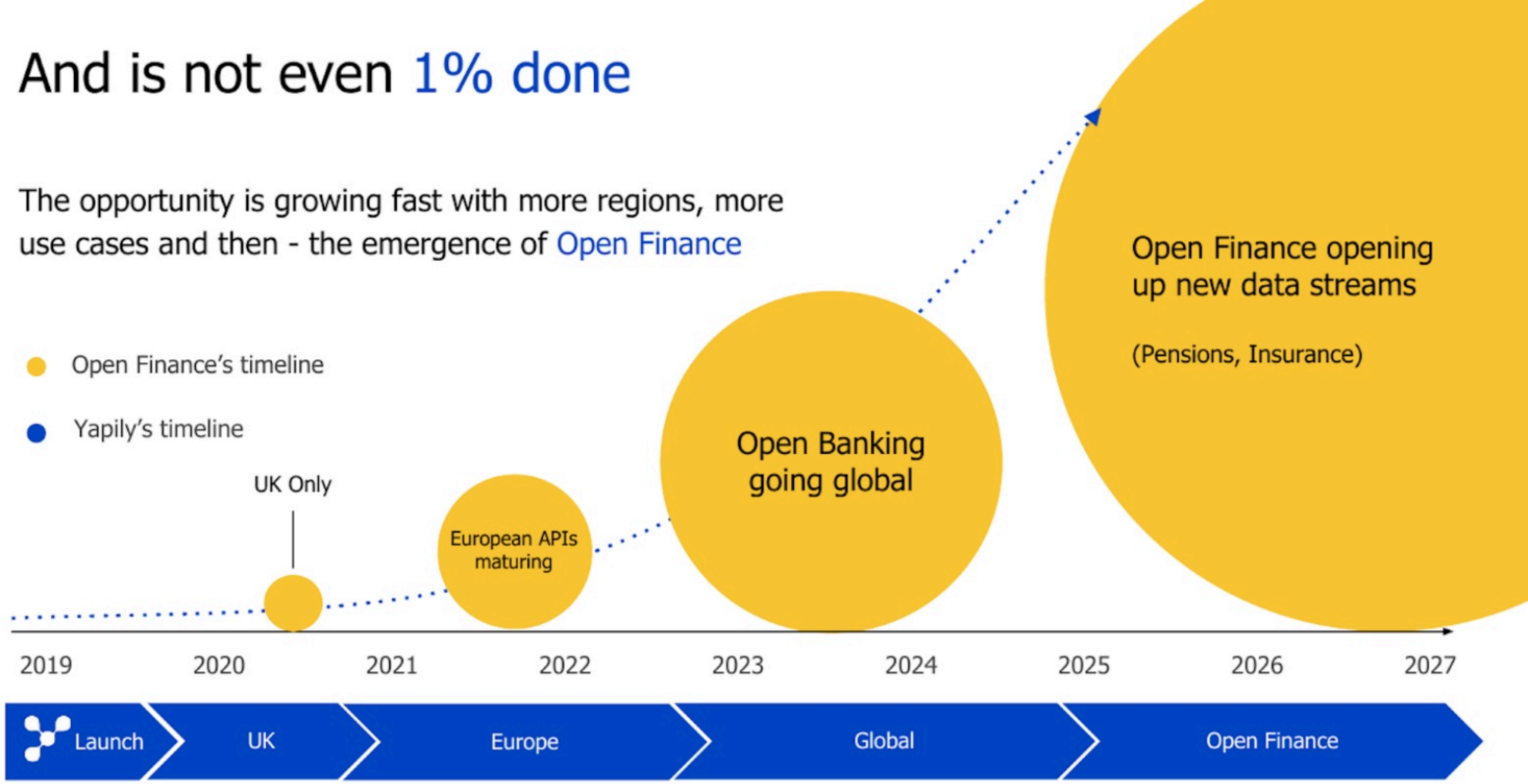
Customer Application

1 Integration

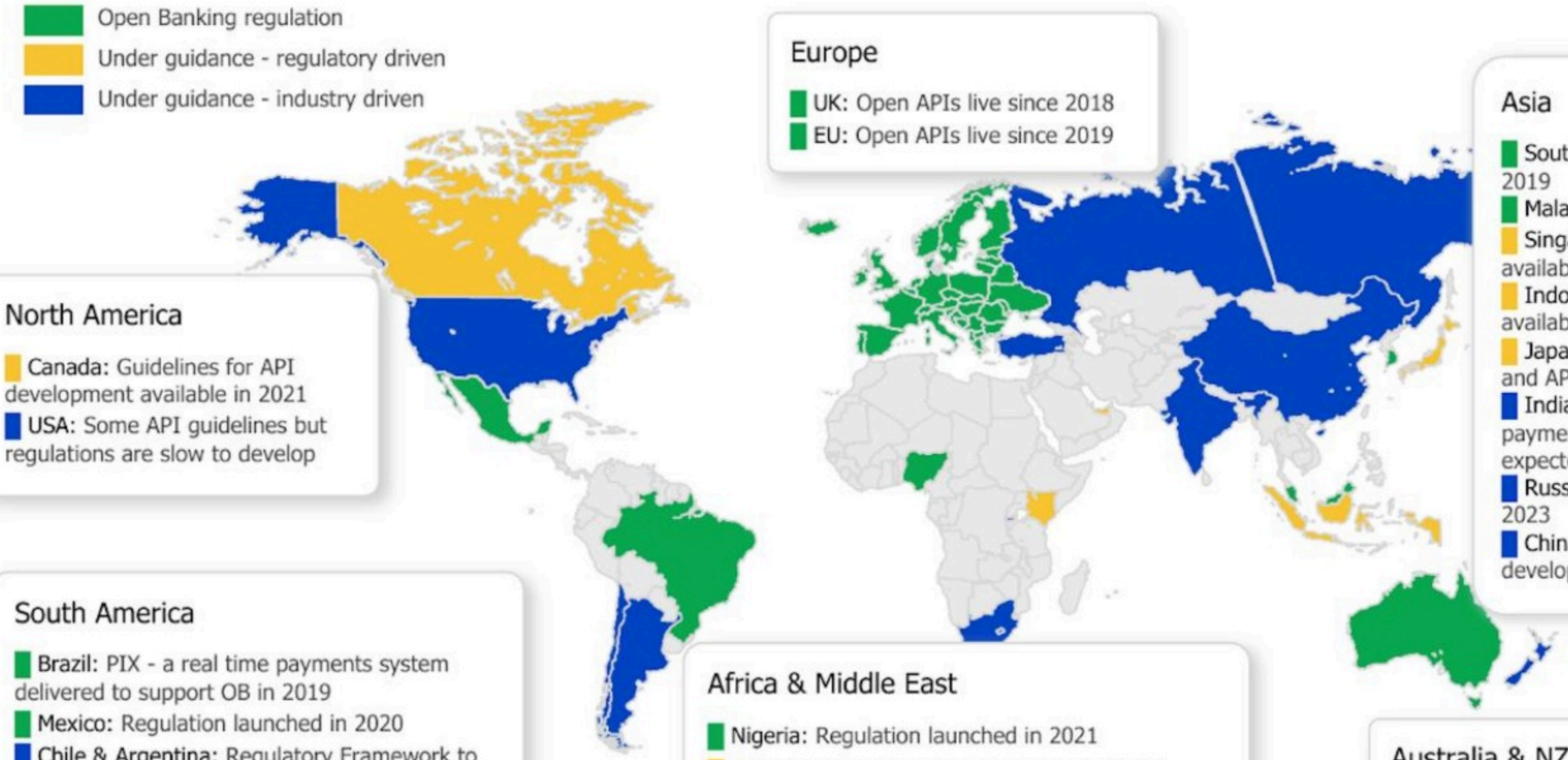
Thousands of Banks

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



Europe

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

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

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

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

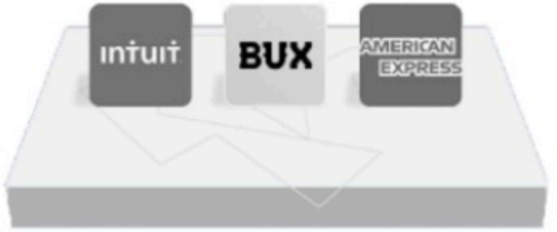
Australia & NZ

- **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

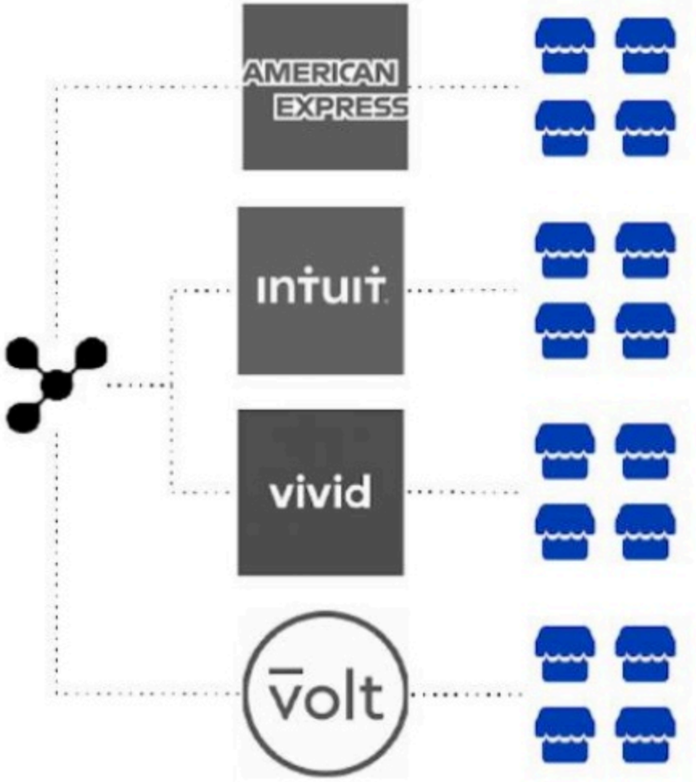
1. Infrastructure
Scalable, reliable and secure infrastructure for Open Banking

- 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

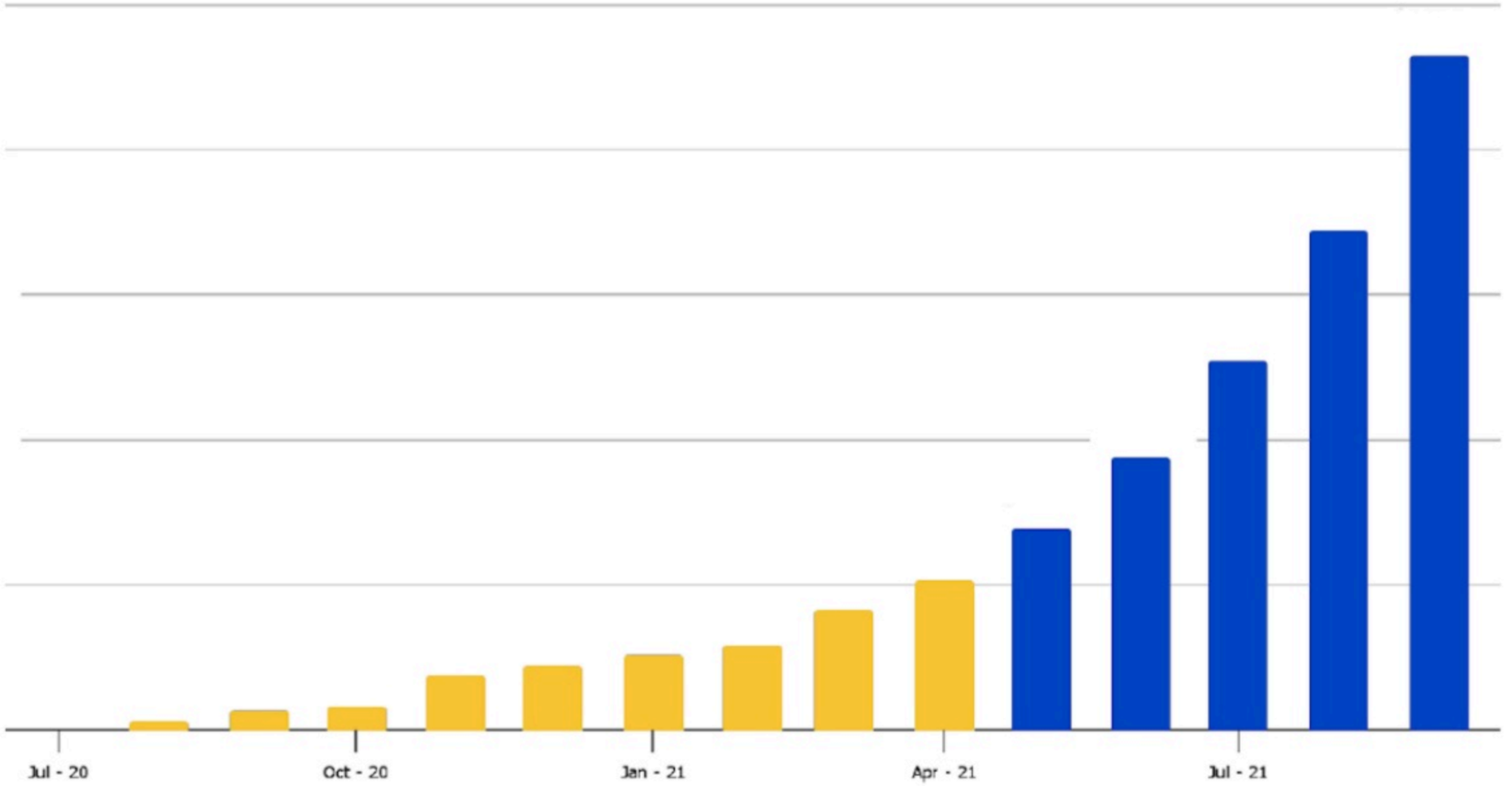
Infrastructure is highly scalable, enabling us to:

- 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

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

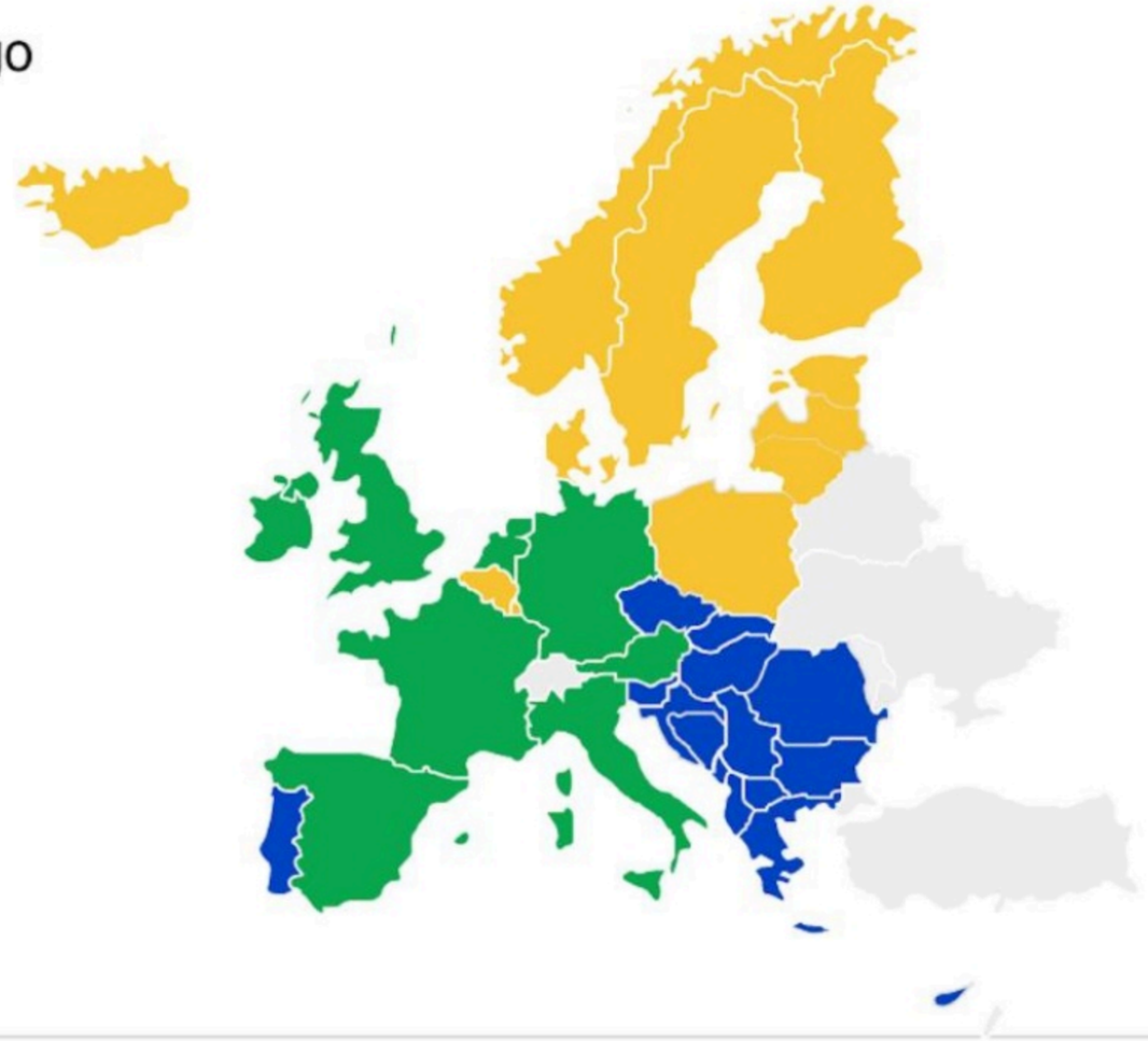
Unmatched User Experience

Build best user onboarding experience and API-first design

We are accelerating our geographic expansion

Built on 100% PSD2 coverage, wherever we go

Live Today	Major European markets
2021	Deeper European coverage
2022	Global: enter regulatory-led markets



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

Stefano Vaccino
Founder and CEO

Martin Threakall
COO

Iain McDougall
CCO

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 · Currencycloud · stripe · Google · quantexa · bud · Revolut · FCA · fiserv. · accenture · eToro

LAKE STAR · LocalGlobe · HV CAPITAL

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