

# THE FIRST EUROPEAN CROSS-CHANNEL PAYMENT SOLUTION

*Offering fast, easy and secure mobile payment*

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# ABOUT YAPITAL

## CROSS-CHANNEL PAYMENT SOLUTION FOR MULTI-CHANNEL RETAIL

- 100% owned by the Otto Group
- Founded in 2011; live since summer 2013
- Electronic Money Institution in Luxembourg with a European licence
- Technical partnerships open up 350,000 retailers in Germany
- Gaining merchants in Luxembourg including Ernster, La Table du Pain, A la Soupe, Foostix, Grouplunch, So Food, Sita Software etc.



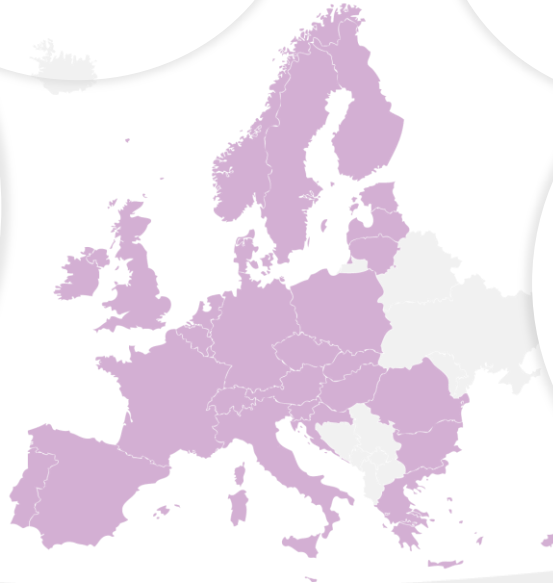
# COMBINING ALL RELEVANT PAYMENT METHODS

PAN-EUROPEAN REACH

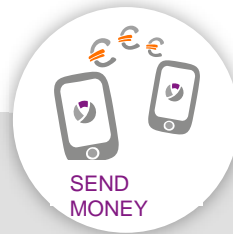
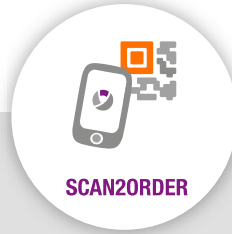
- Sepa transfer
- Cards
- Alternative and local methods

- QR code
- Card
- Acces

- POS
- Online
- Mobile
- Invoice
- Scan2Order
- Call center
- Screens, TVs, tickets, vending machines



# YAPITAL IN ACTION ...



IT CANNOT BE EASIER!

# DOES MOBILE PAYMENT SOLVE A PROBLEM THAT DOES NOT EXIST?

## Downsides of Conventional Payment Methods

### DO YOU LIKE TO WAIT?



**83%**

...between 14 to 29 years are bothered by waiting in queues at the Point of Sale.

### ANNOYANCE WITH INVOICES LABORIOUS BANK TRANSFERS

30-39 years

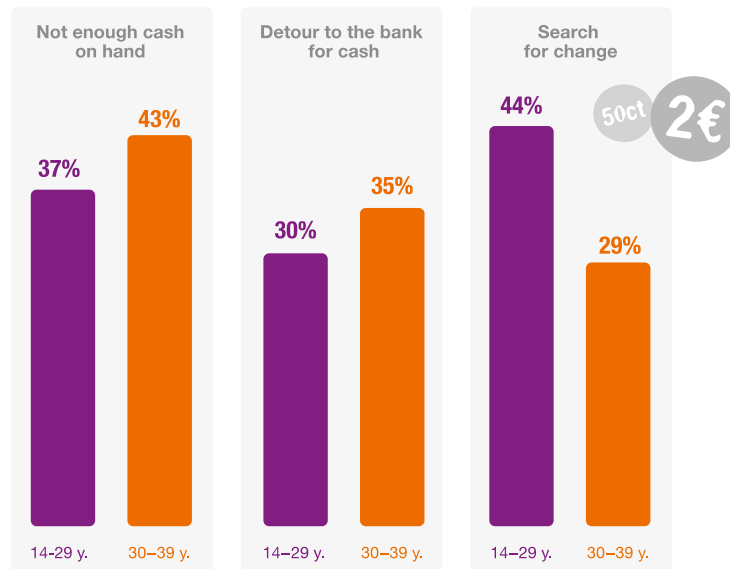
**43%**

Older than 60 years

**30%**



### WHY CASH IS SOMETIMES ANNOYING



# WHERE CAN YOU PAY WITH YAPITAL?

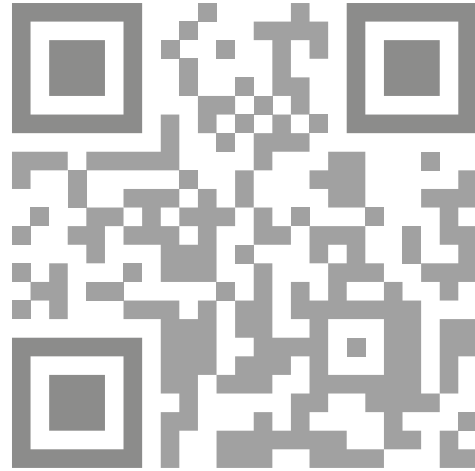
... AND WHAT PARTNERS GIVE US TECHNICAL REACH

## RETAILERS AND MERCHANTS



## TECHNICAL PARTNERS





**GET THE APP**