

Business Automation in action: The Viseca Payment Services case

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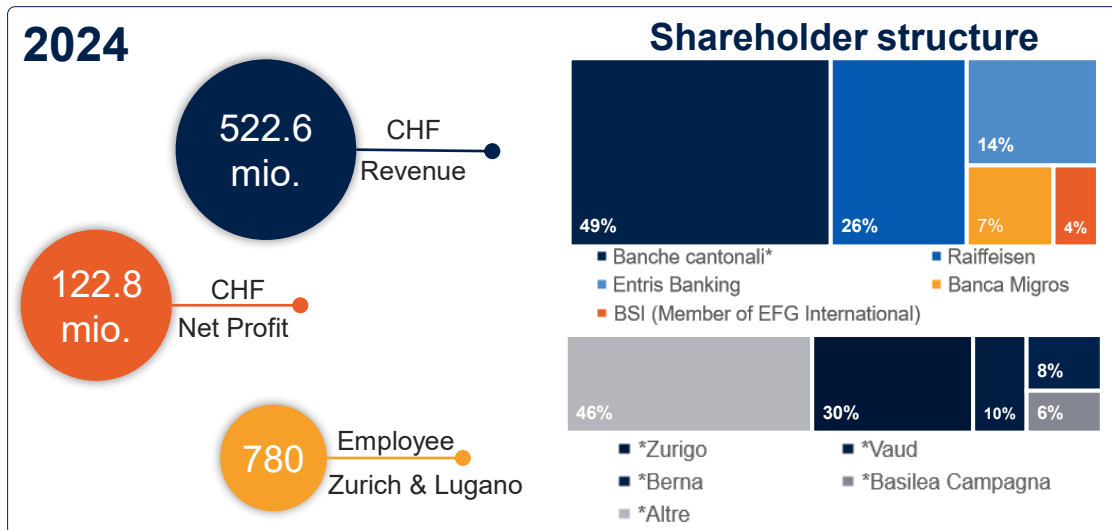
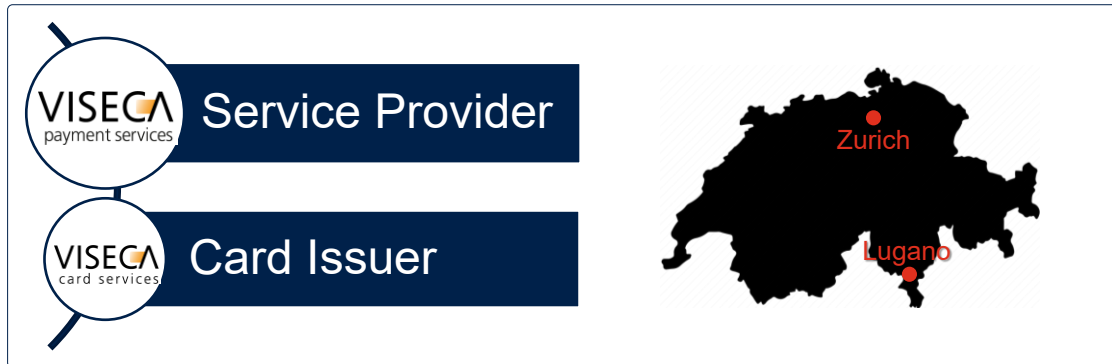
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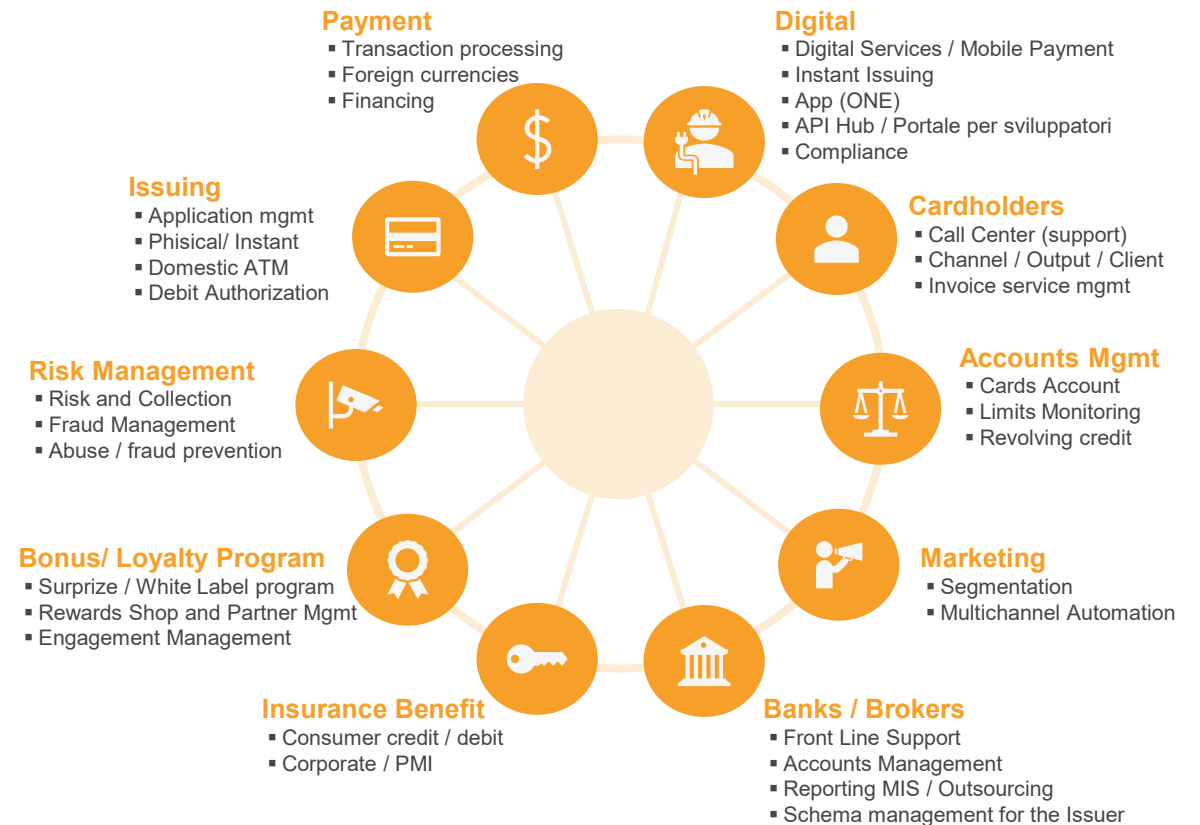


Viseca in a nutshell

We believe that paying should be easy, secure and convenient. As a **leading Swiss FinTech**, we are constantly working on innovative, digital solutions and services for a **cashless future**. So that our *partner banks* can focus on their core business, and *end customers* have full control over their finances – anytime, anywhere



Services and Solutions



Viseca: Digital-First Service Delivery

- 2'400'000 registered users
- 1'100'000 active users of the app x month
- 170'000 active users of the web portal x month
- 65% of customer penetration

one BEST OF SWISS APPS 2019 DIGITAL ECONOMY AWARD

App one & web portal one

- Apple Pay*
- Google Pay*
- Samsung Pay*
- Wearable Payment (all the cards)
- Twint (credit card link)

* Easy registration via the app

A comprehensive range of mobile payment solutions

- 26 banks connected with almost 50 integrations
- More than 100 API operations for banks and partners
- Ecosystem of partners (Mastercard, Visa, HR Campus, Abacus)
- REST API and modern microservices
- Easy integration promotes greater use of Viseca Business Services

Digital interfaces (APIs) enable intelligent and innovative services

- 65 partner, 5 partner Charity, 250 material prizes, cash prizes for card fees and bank packages
- surprise offers customers a programme with interesting mechanisms and opportunities for interaction.
- surprise improves customer experience and increases both customer loyalty and credit card usage
- surprise is integrated into the one customer platform (app/web portal) and makes a significant contribution to increasing engagement.
- surprise ranks third among the best credit cards with bonus programmes in Switzerland (Handelszeitung, 2024)

surprise: an attractive digital customer loyalty programme

Viseca, extensive card portfolio

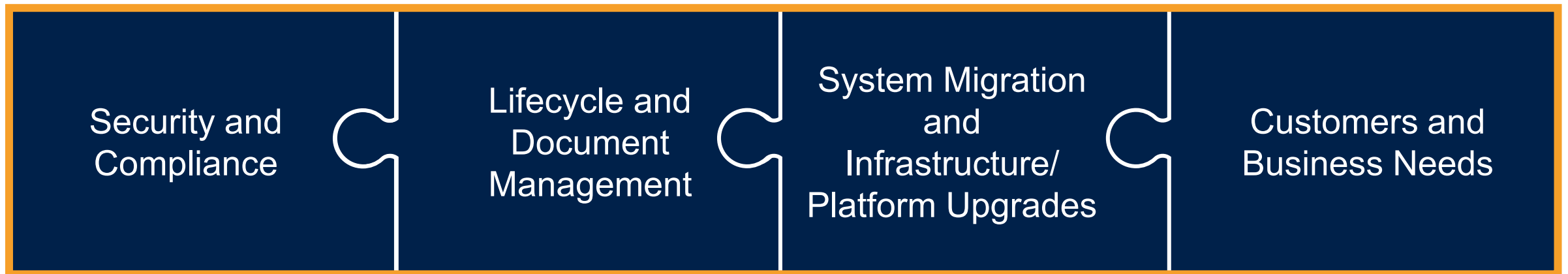
Our Cards (Credit, Debit, Prepaid)



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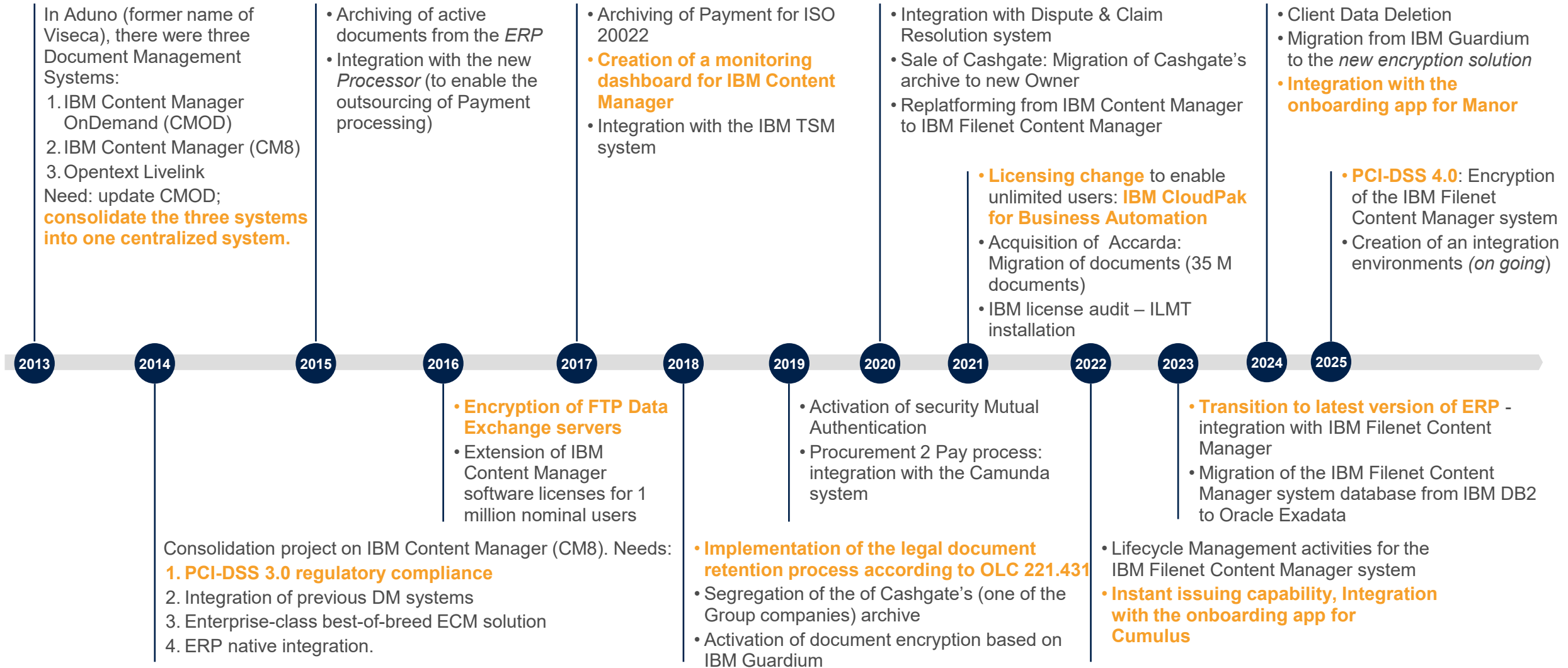
A Partnership Lasting Over 10 Years

A collaboration that began in 2013, with a specific need to consolidate the DMS following a company reorganisation, has grown and expanded to cover various areas, always ensuring an effective response to business needs



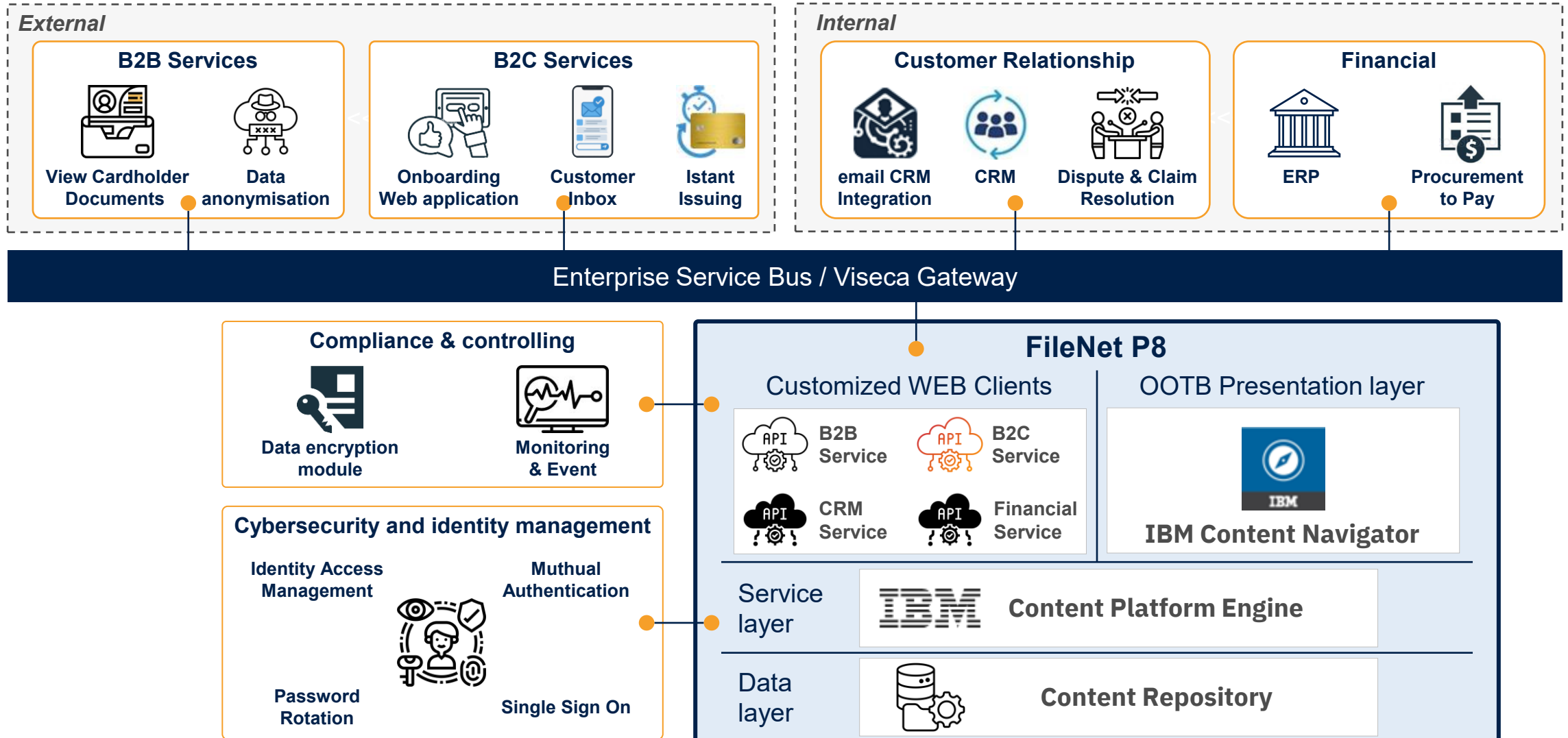
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A Partnership Lasting Over 10 Years: Always Aligned with Business Needs



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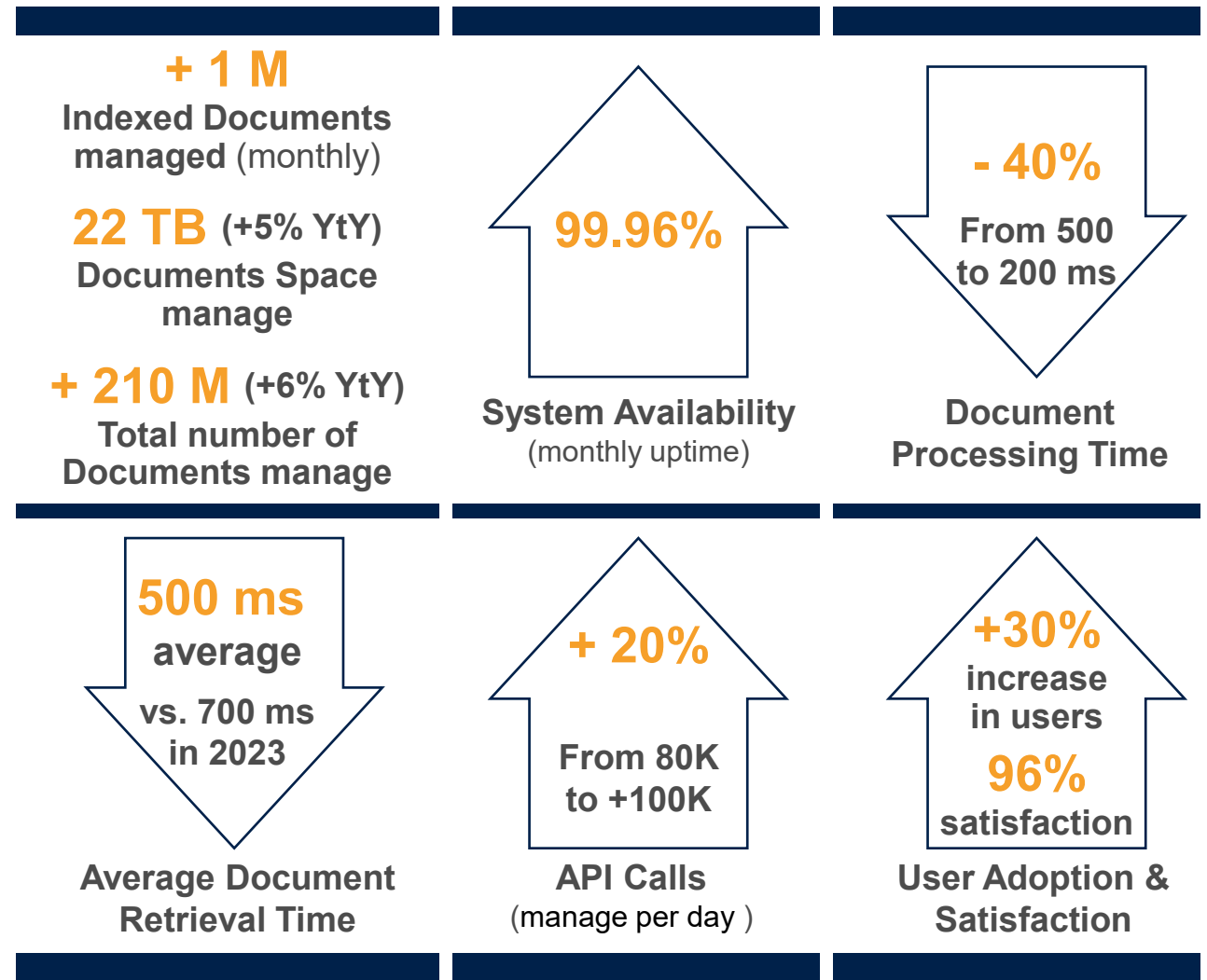
A standard solution that can be easily integrated into the corporate ecosystem



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Benefits

- Governance
- Security & Compliance
- Standardization
- Time to Market reduction
- Foundation to support next challenges



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Next Steps

- Introduce AI with Content Assistant
- Eliminate physical document archives
- Adopt Containerization architecture
- Move to S3 Storage

Grazie mille.