

Kaspar&

The brilliant investment solution

Dr. Jan-Philip Schade, co-founder & CEO



Spin-off

ETH zürich

What we do

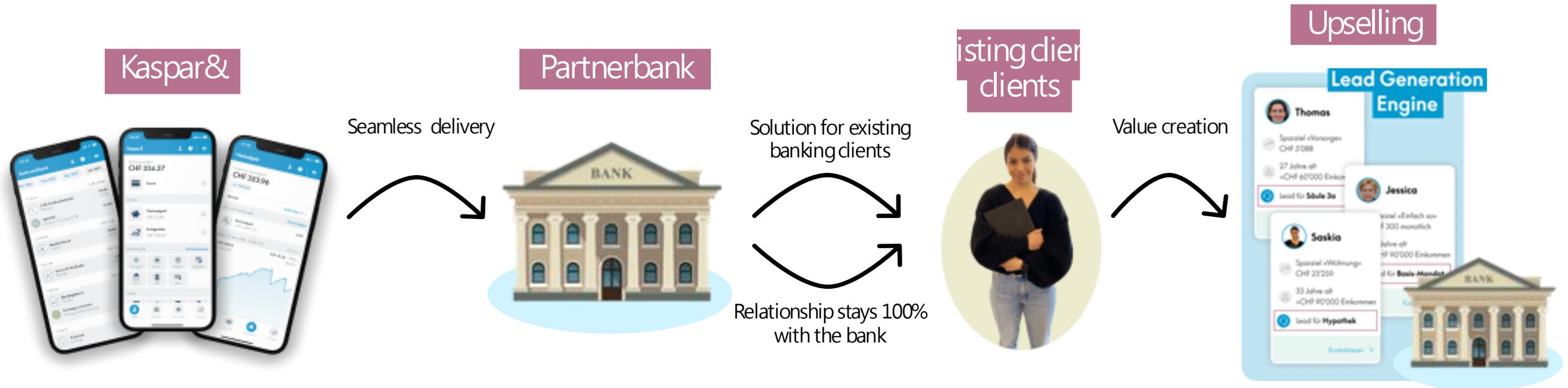


We are the the game changer in retail retail banking:

- ✓ What: Kaspar& converts 50% of all banking clients into investors.
- ✓ How: Cost-efficient and fast implementation white-label SaaS for
- ✓ Why: Long-term improvement of customer relationship and increased banking product usage.

Our solution: Product-as-a-Service by Kaspar&

Our Product-as-a-Service enables banks to generate more investment clients and improve their relationship management.



State-of-the-art white-label app: incl. gamification, operations, compliance and ongoing development of new features.

Account, portfolio, payment card and investment products remain with the bank. No operational effort or ongoing development required.

Deepened relationship: activation, strengthened loyalty and long-term commitment to the bank bank.

Upselling in products such as mortgages, retirement plans, investment mandates etc.

How it works: onboarding (example of our first partner bank)

Connect your Kaspar&acrevi account in just a few minutes!

50% Conversion



1: Download the App



2: Create log-in

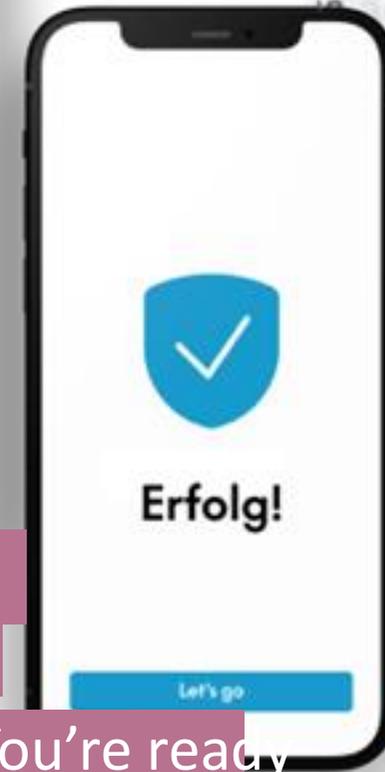


3: Link your account

Open Banking



4: Investment preferences



You're ready to go



Zahlungskarte und Konto verbunden. Depot wird eröffnet.

How it works: first investments (example of our first partner bank)

Our USP: Every payment generates a wealth management client!



Pay everywhere and at any time with your acreviS debiX card.

How it works: wealth management and lead generation (example of our first partner bank)

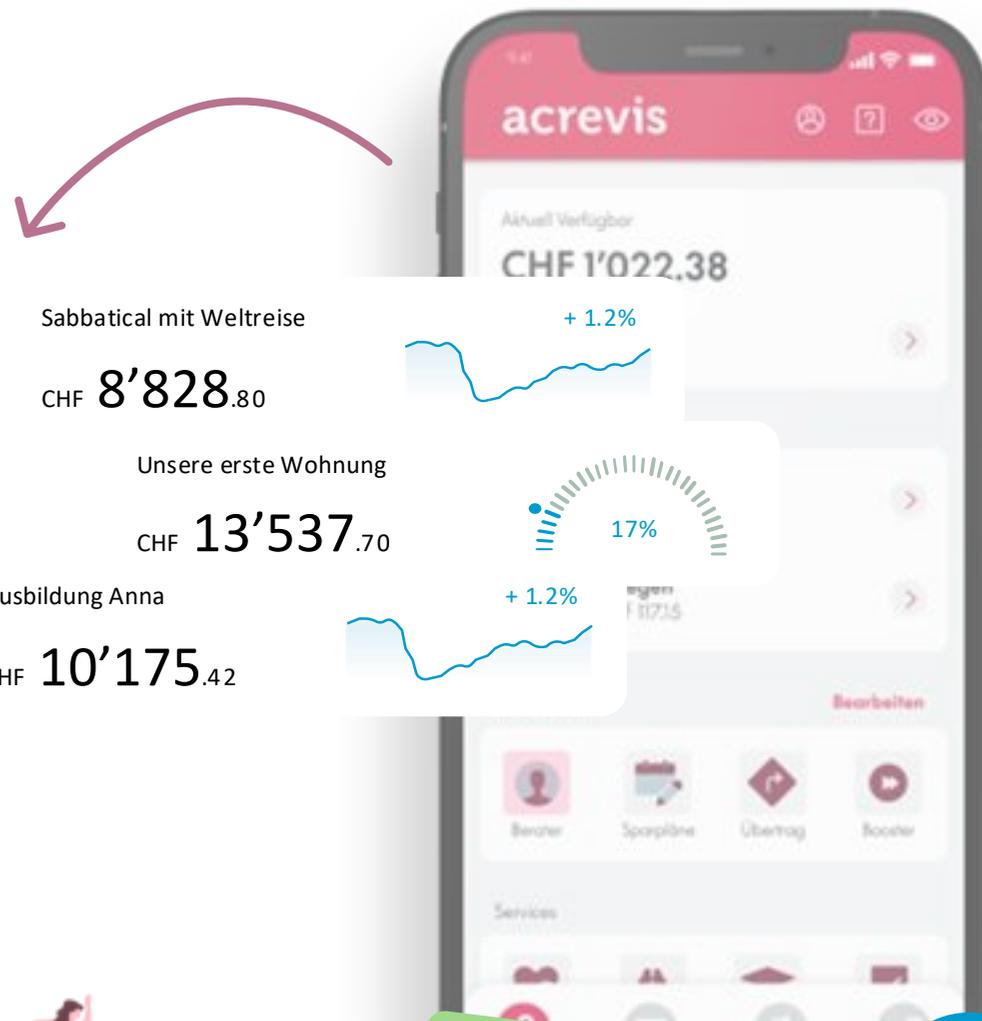
Improved relationships: Upselling to existing banking products!

For clients: Digital investing

Flexible investment plans

Multiple goals: Invest your personal goals in life!

One-time deposits, standing orders, transfers and more.



Sabbatical mit Weltreise

CHF 8'828.80

+ 1.2%

Unsere erste Wohnung

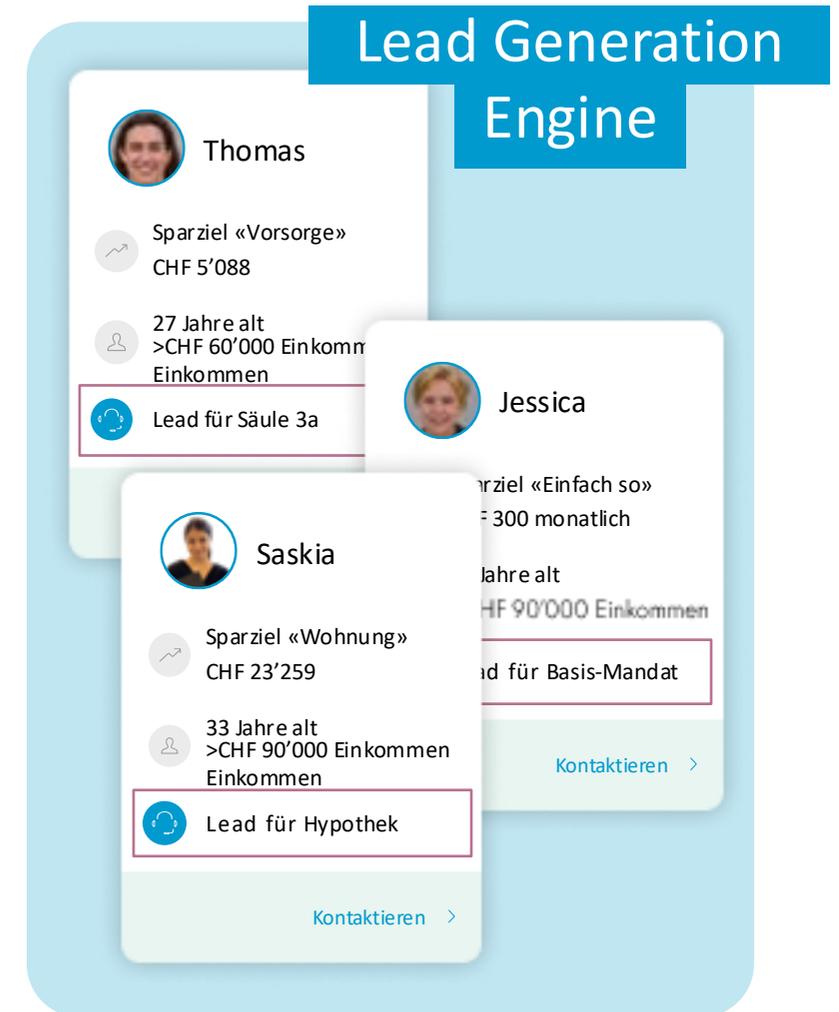
CHF 13'537.70

17%

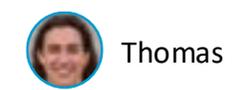
Ausbildung Anna

CHF 10'175.42

+ 1.2%



Lead Generation Engine



Thomas

Sparziel «Vorsorge»
CHF 5'088

27 Jahre alt
>CHF 60'000 Einkommen

Lead für Säule 3a



Jessica

Sparziel «Einfach so»
CHF 300 monatlich

35 Jahre alt
>CHF 90'000 Einkommen

Lead für Basis-Mandat

Kontaktieren >



Saskia

Sparziel «Wohnung»
CHF 23'259

33 Jahre alt
>CHF 90'000 Einkommen

Lead für Hypothek

Kontaktieren >

+10% in direct upselling



For banks: Activation and upselling

We democratize investing and saving!

Our business model creates value for banks, end-users and our investors!

investors!
True value-add for banks

- +22%** Increased card usage per client client
- + CHF 230** Average investment inflow per client and and month with Kaspar&
- 50%** Every second non-investment client is brought into an investment plan
- 0.85%** Annual recurring Assets-under-Management fee fee (paid by the end-user)



Revenue + client activation starting from day one

Robust business-model: value for investors

- > 5'000'000** More than 5'000'000 end clients in the current banking pipeline
- 5'000'000**  
- CHF 24** Annual recurring revenue fee per client (paid by (paid by the bank)
- 0.25%** Annual recurring Assets-under-Management fee fee (paid by the end-user)



SaaS + AuM-based fee from day one

What we are looking for: growing in further markets

Support us on building the first market abroad of Switzerland for Kaspar& United Kingdom.

What we have

Strong team

Proven technology and product



Office in Zurich and St.Gallen
10 employees with a major focus on tech development.

Regulated wealth manager by FINMA

Dedicated team of board members and advisors.

Strong founder team from ETH Zurich and University of St.Gallen (HSG).

Winner of various prizes and recognitions.

Avaloq as share holder and strategic partner: sign of believe in technology capability of Kaspar&.

Various banking integration options (API, SIX bLink,

More than CHF 5 million in pre-seed and seed round (latest closing in spring 2024).



What we need

Investment for expansion abroad

First client abroad



Local investor with smart-investment and contacts can actively help to close a first banking partner.

CHF 1'000'000 as part of Kaspar&'s extended seed-round round.

Use of funds: winning of first client, creation of dedicated development capacities, potentially UK office for relationship and product management, proof-of-(POV) (see further right).

Ideally regional or savings which is lacking an enhanced technological solution and improve their overall order to stay competitive.

Focus on retail clients and mass affluent market. No private banking.

What we want to do

Build use-case with first client (POV)

Expand funding and growth



Proof-of-Value (POV): In order to significantly order to significantly sales cycle a special 6-POV is made. This comprises free-of-charge usage of the entire Kaspar& solution for a dedicated part of the bank certain branches). After 6 months the bank decides if want to continue on a SaaS-model or withdraw the In case of a withdraw no fees have to be paid.

In case of a successful POV more banks shall be won and, given the needed expansion of operations, sales and relationship management, eventually more funding shall be found to accelerate the growth in UK,

Looking for our first partners during the roadshow in London!



Kaspar&

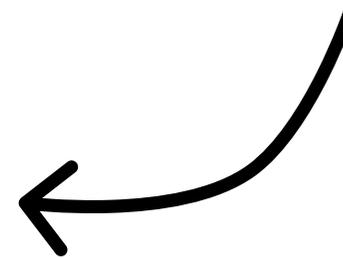


Call-to-Action

Join us and become our first partner in UK! GB



Learn more and get in touch with us!





Dr. Jan-Philip Schade, co-founder & CEO

jan-philip.schade@kasparund.ch

+41 76 563 99 71

Kasparund AG

Lerchenfeldstrasse 3 | CH-9014 St.Gallen

www.kasparund.ch

Prizes and accreditations:



Spin-off
ETH zürich

