



Company Profile

January 2025

OVERVIEW

Satispay is a **payment super network independent from debit and credit card networks**, which allows consumers to pay in store and online without a debit or credit card as well as exchange money with friends, make donations, pay utility bills and much more - all in one place.

SASTISPAY'S DIGITAL REVOLUTION

The company was founded in 2013 by **Alberto Dalmasso, Dario Brignone and Samuele Pinta**, with the ambitious purpose of becoming the **most used financial instrument in Europe** by revolutionising the world of mobile payments and setting new standards for transparency and efficiency.

In 2015, Satispay's payment system was launched and now Satispay has expanded beyond in-store payments and has reached a **valuation of over EUR 1 billion**, becoming one of the very few unicorns in Italy.

Satispay has now almost **5 million users** and more than **380,000 merchants**.. With more than **20,000 employers** and **100,000 monthly active employees** as of January 2025, Satispay is rapidly expanding in the employer's benefits market.

With headquarters located in **Milan** and additional offices in Luxembourg, the company has over **680 employees**. Satispay is regulated by the Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg, where it holds the Electronic Money License.

THE APP

How does it work?

Creating a Satispay profile is fast and easy. After you download the Satispay app, all we need is your personal ID and your bank account IBAN to verify your identity.

Once your information has been confirmed, you can set a weekly budget, which will be transferred at the beginning of each week directly from your bank account to your Satispay profile. The Satispay account will allow you to make purchases in store and online from our more than 380.000 retail partners, send money to friends and much more.



One app, many features

Satispay can be defined as an **all-in-one-app** that aims at simplifying every aspect of everyday life by always adding **new services** to its features portfolio.

As of today, the additional features listed below are only available for the Italian market, except for the Savings, Gifts and Amazon Gift Cards features which are already available in all the Countries where Satispay is present. All the other features will soon be released for the other markets as well.

Employee Benefits - Corporate Meal Vouchers

Pay your meals with *Satispay Buoni Pasto* (Satispay Meal Vouchers) in a single seamless transaction in all Satispay-affiliated food and catering operators as well as large-scale distributors.

Employee Benefits - Fringe Benefits

With *Satispay Buoni Acquisto*, you can purchase goods ranging from personal care products, clothing, culture, consumer electronics, fuel, phone top-ups, and last but certainly not least, in contributing to the management of the cost of living, food items.

Mobile top-ups

Topping-up your mobile credit is fast and smart with Satispay: you can easily choose your phone operator, enter the mobile number you wish to top up and insert the amount you prefer.

Slips

With Satispay you can pay your slips by simply scanning the bill you need to pay. Easy, convenient and secure.

Public administration

Thanks to the feature "Pago PA" you can pay for public administration services, such as social security, school tuitions, speeding tickets and other, in a smart way.

Road tax

Insert your plate number and pay your car tax. You can even ask Satispay to remind you when your tax is due.

Savings

With Satispay you can create your own piggy bank and fill it with money from your budget or Cashback received from your purchases.

Donations

The "Donations" feature allows you to donate to a charity organisation or a project. Because doing it smart also means having a big heart and being responsible.



Cards

With the "Cards" feature you can save and display all the cards you need: loyalty cards, gift cards, membership cards... you just need to scan the barcode on your card and you're good to go!

Automatic payments

You can decide to set your Satispay account as an automatic payment method for your subscription services such as streaming TV and mobile sharing providers.

Gift Cards

Satispay allows you to purchase a wide range of Gift Cards directly from the app, with a few taps and without any kind of stress.

SATISPAY BUSINESS

Satispay Business is easy to integrate for both in store and online merchants as it's available on smartphones, tablets, computers as well as POS and checkout softwares.

Merchants who decide to join Satispay Business enjoy a **clear and transparent offer** with extremely advantageous rates, thanks to the efficiency of the Satispay **payment network**, which is independent from traditional credit or debit card circuits.

For physical stores participating in the service, there are **no activation costs nor monthly fees** but only a small and transparent 1% fee on all transactions.

These are some of the reasons why Satispay has become increasingly popular as a digital payment solution for small and medium merchants, but also for large players in the retail sector such as Esselunga, Boggi, Carrefour, Trenitalia, Autogrill and many others.

The app can also be used as a payment tool in **online stores**, allowing consumers to easily and securely pay via the app. Satispay has partnered with major international players in the online space, such as Stripe, Shopify, Magento, Woocommerce, and Prestashop, resulting in more than **70,000 affiliated online stores**. For all online activities, Satispay's pricing model, which is transparent and advantageous for merchants, includes a 1,5% commission for all transactions below €10 and 1,5% plus 20 cents for amounts starting from €10.

Also for online, Satispay offers the ability to receive payments quickly via a customised tag link. Merchants can use this link to request payments or donations via social media or email, with a simple click. This option has proven



to be very useful especially in the world of nonprofit organisations, who can create fundraising campaigns in a simple and smart way, with significantly reduced costs.

Moreover, Satispay can be integrated as a payment solution on **vending machines**, even those not directly connected to the Internet. A choice that responds to the company's clear strategy of supporting the growth of the service by transforming any tool already present in stores (and beyond) into a terminal for receiving payments with Satispay.

SATISPAY EMPLOYER BENEFITS

Satispay has made a significant entry into the **Employer Benefits market**, offering non-wage compensations designed to enhance employee well-being. With the launch of **Meal Vouchers**, **Fringe Benefits**, and soon **Flexible Benefits**, the company is rapidly expanding its presence in this space. These new offerings not only diversify Satispay's product portfolio but also strengthen its cross-selling capabilities, increase customer engagement, and contribute to profitability growth.

Meal vouchers are primarily used for food purchases, with a limit of up to 8 vouchers per transaction. The average face value of a meal voucher is around €8, and they offer tax advantages for employers.

Fringe benefits are predominantly used for goods and services, with 70% of the market being digital. Employees can receive up to €1,000 in fringe benefits per year, with a maximum of €2,000 for those with children.

SATISPAY AT A GLANCE

5M users

400,000+ affiliated stores

20,000+ employers who chose Satispay's employee benefits' services

100,000+ monthly active employees

€ 500M+ funding raised to date