



Company Profile

July 2026

OVERVIEW

Satispay is the Italian super-app and proprietary payment network that is redefining how millions of people and businesses manage money. What started as a payment network has grown into a complete financial platform, spanning everyday payments, free money transfers, Buy Now Pay Later, savings and investing — now including stocks and ETFs. Satispay is also a key player in corporate welfare, providing innovative meal and shopping vouchers and the FlexBen platform to employers across Italy. With the recent launch of debit cards in partnership with Mastercard, the company takes a natural step toward banking, bringing all the functionalities of an account into a single app.

All of this serves a single purpose — **Empower People Through Finance**: improving people's lives by making financial services simple and accessible to everyone.

SATISPAY'S DIGITAL REVOLUTION

The company was founded in 2013 by **Alberto Dalmaso**, **Dario Brignone** and **Samuele Pinta**, with the vision of building **the most loved financial platform in the world**.

In 2015 its payment system was launched; since then Satispay has expanded well beyond in-store payments, reaching a **valuation of over €1 billion** and becoming one of Italy's very few unicorns.

Today Satispay counts **6.5 million users** and more than **450,000 affiliated stores**. With over **43,000 employers** and **400,000 workers** as of July 2026, it is also expanding rapidly in the employer benefits market.

In 2026 Satispay accelerated its evolution toward banking: it activated the **IBAN** and rolled out its **Mastercard debit cards**, which let users pay with Satispay anywhere in the world.

With headquarters in **Milan** and additional offices in Luxembourg, Barcelona and Naples, the company has over **750 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. The service is open to anyone with a bank account, regardless of their bank. After downloading the app, all you need is a personal ID and your IBAN to get started.

Once your identity is verified, you can immediately use Satispay to pay in stores, exchange money with friends (P2P) and access numerous value-added services such as the Satispay points loyalty program, bill payments, road tax, gift cards, savings, investments and many more. You can easily top up your

balance via bank transfer or by selecting an automated refill to always have funds available for your purchases.

The Satispay account will allow you to make purchases in store and online from our more than 450,000 retail partners, exchange money for free, and access numerous value-added services: the Satispay points Loyalty program, Buy Now Pay Later for interest-free installments, mobile top-ups, slips, PagoPA, gift cards, donations, Satispay Meal Vouchers, Satispay Fringe Benefits, Satispay FlexBen, savings and investments.

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 and the Gift Cards features which are already available in all the Countries where Satispay is present. The Invested Money Box, the Investment funds and the new service for trading stocks and ETFs are available in Italy and Luxembourg.

IBAN

Since the beginning of 2026, Satispay users can activate a personal IBAN directly within the app. Users can receive their salary, send and receive SEPA transfers, and set up recurring payments directly from the app — a key building block in Satispay's evolution toward banking.

Debit cards and subscription plans

With debit cards in partnership with Mastercard, you can pay with Satispay worldwide, in Italy and abroad, using a payment method accepted everywhere. The cards guarantee zero extra foreign exchange fees on payments in non-Euro currencies and free cash withdrawals in Italy and abroad, up to the limits of each subscription plan. The offering includes three physical cards, each linked to a Satispay subscription plan, which can also be added as digital cards to your wallet:

- Red card (included in the Satispay Plus subscription plan): the Mastercard Platinum card in recycled PVC, designed for everyday spending, with double Satispay points, insurance coverage on online and in-store purchases and favorable conditions on top-ups, savings and investments.
- Metal card (included in the Satispay Metal subscription plan): the Mastercard World Debit metal card, the most competitive on the market and designed for travelers, with zero extra foreign exchange fees, higher free-withdrawal limits, discounted airport lounge access, extended insurance coverage, triple Satispay points and benefits on savings and investments.
- Velvet card (included in the Satispay Velvet subscription plan): the exclusive Mastercard World Elite card, the top of the range for frequent travelers, with free and unlimited airport lounge access, zero extra

foreign exchange fees, the highest withdrawal limits, quadruple Satispay points and the most comprehensive insurance package.

Employee Benefits - Meal Vouchers

Pay for your meals with Satispay Meal Vouchers in a single, seamless transaction across Italy's largest acceptance networks, featuring over 400,000 affiliated stores, including restaurants, bars, and large-scale retailers.

Employee Benefits - Fringe Benefits

With Satispay Fringe Benefits, you can shop within Italy's largest welfare acceptance network, including the possibility of purchasing Gift Cards from the most loved brands.

Employee Benefits - Flexible Benefits

Entirely deductible for companies and tax-exempt for collaborators, Satispay FlexBen allows you to manage your credit directly from the app. Shop within Italy's largest corporate welfare network, from training and travel to sports and culture.

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.

Government Payments

With the Satispay feature "PagoPA", paying for government and public services is simple and immediate. From property taxes, speeding tickets and school tuitions, to car and motorcycle tax and social security contributions, you can settle all your obligations toward the public administration in just a few taps, avoiding queues and complicated forms.

Road tax

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

Satispay Points

Every time you use the app for purchases, you accumulate points to turn into discounts on your next purchases. The more you pay, the more points you get.

Buy Now Pay Later

Satispay Buy Now Pay Later is the feature that lets you split your everyday purchases into 3 interest-free installments directly from the app, by paying immediately one third of the expense, and the remaining ones in the upcoming 2 months.

Savings

With Satispay you can create your own piggy bank and fill it with money from your budget. Or choose the Invested Money Box, a money market fund managed by Amundi, to earn a return on your savings while keeping them always accessible.

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.

Loyalty Card

With the Loyalty Card 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!

Recurring and pre-authorized payments

You can decide to set your Satispay account as a recurring, pre-authorized 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.

Investment Funds

Three funds managed by Invesco professionals, suited to different goals and various risk and return profiles. With no commissions on buying or selling, no minimum amount, you can start with as little as €1 and withdraw whenever you want, with maximum flexibility. Taxes calculated and paid automatically for Italian residents.

Stocks & ETFs

Satispay's Investments section — already home to half a million users — now lets you buy and sell stocks and ETFs directly in the app. Users can access over 1,000 stocks and ETFs through a simple, guided experience designed to break down the barriers that still discourage many people from taking their first steps into investing. Pricing is clear and competitive, with a fixed €0.89 fee per transaction and free recurring investment plans on Vanguard ETFs. You can start with as little as €1 thanks to fractional stocks and ETFs.

SATISPAY FOR MERCHANTS

Satispay for Merchants is easy to integrate for both in store and online merchants as it's available on smartphones, tablets, computers as well as any POS and Cash Register Softwares.

Merchants who decide to join Satispay enjoy a **clear and transparent offer** with extremely advantageous rates, thanks to the efficiency of the Satispay **payment network**.

As the obligation to accept electronic money extends to digital wallets and payment apps, any business can activate Satispay immediately and be compliant right away, working with any bank and any device already in use — no dedicated POS, no new hardware.

For physical and online stores participating in the service, there are no activation costs or monthly fees, working with any bank and any device already in use — smartphone, tablet, computer or cash register — with no dedicated POS and no new hardware required. Takings are credited the next day, or at merchants' wish. Starting from September 2026, Satispay introduces zero commission on transactions under €10 for small, local merchants, and a 0.95% commission on transactions of €10 or more. Specific, more favorable conditions continue to apply to tobacconists, fuel stations and newsagents, whose core business involves lower-margin monopoly goods.

As part of its professional suite, **Satispay Connect** enables merchants to accept and perform government payments simply and securely. By linking directly to any existing bank account, it removes the need for prepaid funds or dedicated devices. It integrates easily with computers and management software, streamlining payments to government and public services with a tailored commission system and zero additional investment.

With Business **Premium**, Satispay provides merchants with advanced marketing tools, such as targeted in-app visibility to reach new customers and an enhanced Points Collection program to drive purchase frequency. The solution also includes access to exclusive services and discounts for their business, providing merchants with strategic resources to scale their operations. As part of Business Premium, and thanks to a partnership with REVO Insurance, the Pro and Advanced annual plans also include — at no additional cost — a collective insurance policy against catastrophic events (earthquake, flood, landslide and inundation), helping small and medium merchants comply with the obligation introduced by the 2024 Italian Budget Law. Reserved for merchants with a single operating location and annual turnover below €5 million, the policy relies on parametric guarantees that trigger an automatic €5,000 payout when predefined objective parameters are met, ensuring immediate and simplified compensation.

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 **80,000 affiliated online stores**.

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 is becoming **the fastest growing employer benefits platform in Europe**, making a significant entry into the market by offering non-wage compensations designed to enhance employee well-being.

With the launch of **Meal Vouchers**, **Fringe Benefits**, and **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 and for employees.

Fringe benefits are mainly used for goods and services (70% digital) and provide tax incentives for both employers and employees. While there is no strict limit on the amount granted, the **tax-free threshold for 2026** is set at €1,000, rising to €2,000 for employees with children.

SATISPAY AT A GLANCE

6.5 M users

450,000+ affiliated stores

750 employees

43,000+ employers who chose Satispay's employee benefits' services

400,000 workers

700 million in annualized volumes across all Welfare products by the end of 2026

500,000+ user investors

€500M+ funding raised to date