

Squilio



Embedded Rewards Infrastructure. Live. Deployable in 36 hours.
We start where revenue stops.

The Problem

After checkout, revenue stops.

No embedded revenue layer.

Rewards remain a cost center.

Each purchase restarts acquisition.

**This is not a loyalty problem.
It is an infrastructure gap.**

The Solution

Squilio returns value automatically, at the moment of purchase.

No coupons. No activation. No minimum basket tricks.

One infrastructure layer across purchase, cashback, and reward.

The Platform - Live. Scalable. Ready to deploy.

What's Live Today



Live in production

- White-label live in 36 hours – for any business with transactions.
- 2 live co-branders.
- ~700 merchants integrated.
- Non-custodial wallet logic integrated into transaction flow
- Rule-based transaction logic.
- Self-service setup for co-branders.

Market Edge



Loyalty and payments run on the same broken stack.

- One infrastructure layer across discovery, payment and reward.
- Messenger-first distribution reduces CAC.
- High switching costs once partners are integrated.

What's Coming



Near-Term Roadmap

- White-label onboarding in under 3 minutes.
- Messenger-first interface (WhatsApp, Telegram) prototype live.
- Cross-border payments prototype live.

Revenue



Transaction-based revenue with recurring B2B licensing.

- Transaction-based fees on live volume.
- Recurring B2B licensing for white-label deployments.
- Volume-based scaling without user acquisition spend.

SAM
\$40+ Billion

TAM
\$150+ Billion

Squilio enters the market through co-branded distribution.

Turning existing transaction volume into infrastructure-led revenue.

Revenue streams

B2B (Transaction-based revenue)

- Transaction-based take-rate on cashback volume, tiered by plan level
- Recurring B2B subscriptions for infrastructure, wallet, and optional modules
- Lower take-rates at higher tiers incentivize partner-driven volume growth

B2C (Value retention & engagement layer)

- Cashback rewards flow directly into the Squilio wallet
- Non-custodial wallet-based value retention (no re-purchase pressure)
- Premium features unlock through usage, not upselling

The Team

Carolina De Mattia – Founder & CEO. Closed enterprise contracts with Swiss Air Force at 28, Kernkraftwerke at 29. Project Lead at Credit Suisse. Live infrastructure deployed to active co-branders.

Namah Marent – Co-Founder & Product Lead. Owns deployment and partner rollout.

Ritesh Kedar & Himanshu Kaushik - Engineering (Infrastructure & Wallet)

FUNDINGS

Current round: up to CHF 750k (Convertible)
First close: CHF 250k · Valuation cap: CHF 3M
• Runway: 6 months

Break-even target:
2027 At 300'000 users → CHF 5M / year.
Same engine. No rebuild.