

YOUR USERS SHOP EVERY DAY.

EVERY PURCHASE GENERATES A COMMISSION.

YOUR BRAND SEES NONE OF IT.

Squilio is the white-label engine that turns your users' everyday purchases into instant revenue for your brand. Live in 36 hours.

Loyalty is a budget line.

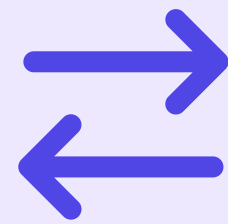
It should be a revenue line.

When your users buy somewhere today:



The merchant
earns the sale.

Standard. Expected.



an affiliate platform
earns the commission.

Invisible to the brand that brought the
customer.



You pay separately
for loyalty SaaS + cashback.

Cost center on top of cost center.

The money exists. **Your brand sees zero of it.**

We split every transaction at confirmation.

The commission already exists. We route it.

EXAMPLE TRANSACTION

CHF 80

purchase at a partner merchant via your app

AFFILIATE COMMISSION (Ø5%)

CHF 4.00

already exists today, flows to affiliate networks

SQUILIO SPLITS INSTANTLY

User wallet (cashback)

→ **CHF 2.40** 60%

Your brand (revenue)

→ **CHF 1.00** 25%

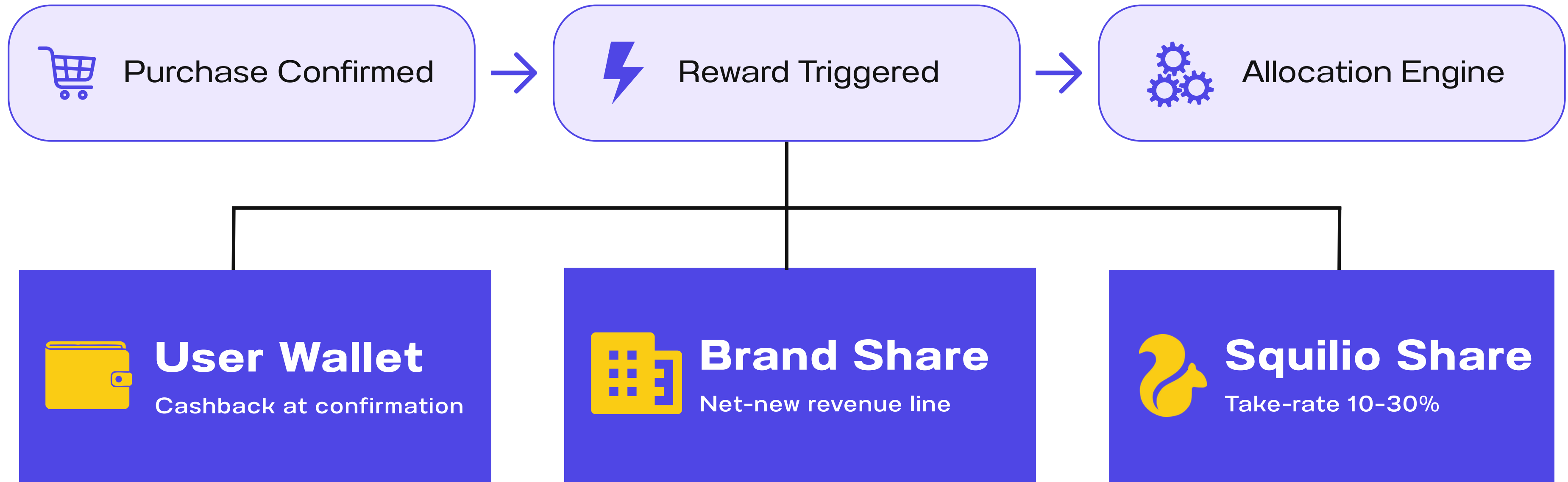
Squilio

→ **CHF 0.60** 15%

At 100,000 active users: **CHF 960,000 / year** in net-new revenue for your brand.

One engine. Three rails. Live in 36 hours.

Affiliate is the rail. Squilio is the allocation layer.



From marketing spend to transaction infrastructure.

TAM

USD 150B+

Global loyalty & reward ecosystem

SAM

USD 40-45B

Loyalty management platforms (DACH + EU)

SOM

USD 50-100M

Initial wedge: insurers, SaaS ecosystems, associations

Why now.

- Loyalty SaaS market growing – but campaign-based.
- Affiliate revenue captured by networks, not brands.
- White-label infrastructure replaces in-house builds.
- Each partner ecosystem brings its own user base.
- Revenue scales directly with transaction volume.
- Network effects compound with each partner.

We monetize transaction volume.

No campaign budgets. Revenue scales linearly with processed volume.

CORE REVENUE

Transaction Share

Take-rate 10-30% of allocation pool.

Scales with processed volume. No marketing spend.

RECURRING (OPTIONAL)

White-Label SaaS

Monthly fee per partner deployment.

Stable recurring layer. Decoupled from volume.

BASECASE - 25,000 active users

MONTHLY VOLUME

CHF 2.0M

25K x CHF 80

ALLOCATION POOL (5%)

CHF 100k

available value

SQUILIO SHARE (20%)

CHF 20k

per month

ANNUAL REVENUE

CHF 240k

from one ecosystem

Per ecosystem. Volume compounds with each new co-branding deployment.

Live system. Real transactions. Two co-branders deployed.

iOS · Web ·
Android

Product live across all platforms

2

Co-branded deployments live

36h

End-to-end deployment time

LIVE CO-BRANDERS

Show Lounge

White-label deployment. Transactions processing.

Complemedis

Same engine. Different brand. No rebuild.

WHAT THIS VALIDATES

- Transaction-triggered allocation works end-to-end.
- White-label setup repeats without rebuild.
- Monetization logic confirmed in live deployment.
- Replicable across verticals – insurers, SaaS, associations.

Everyone else is a cost center.

Squilio is a profit center.

CATEGORY	EXAMPLE PLAYERS	CORE MODEL
Cashback Platforms	Rakuten, Shoop, TopCashback	Affiliate cashback marketplaces (single format)
Loyalty SaaS	Antavo, Talon.One, LoyaltyLion	Campaign-driven software (cost center)
Payment Rewards	PayPal Rewards, Revolut Perks	Rewards inside payment apps (closed loop)
HR Benefits	Swibeco, Beekeeper	Employer-paid perks (cost center)
Squilio		Transaction infrastructure (profit center)

Squilio differs structurally: value is captured at transaction confirmation – not after, not as a campaign, not from a separate budget. **Same affiliate rails everyone else ignores.** Different layer.

We don't sell brand by brand.

We onboard multipliers.

One multiplier partner = 30-500 embedded co-branded nodes.

ENTRY LAYER

Self-Serve Activation

- Free white-label setup
- 3-month activation window
- 500 active users threshold
- CHF 19/month commitment

Converts curiosity into live nodes.

MULTIPLIER PARTNERS

Distribution Networks

- Insurance brokers (30-500 users each)
- Insurance carriers
- Industry associations
- SaaS / payroll ecosystems

Infrastructure distribution. Not cold sales.

REPLICATION LOGIC

Volume Compounds

- **Same settlement engine**
- **Same allocation logic**
- **New brand · new user base**
- **No rebuild required**

Each new partner adds users instantly.

Replication replaces cold B2B acquisition.

Female-led. Built and live in 10 months.



FOUNDER & CEO
Carolina De Mattia

- ➔ Sold enterprise contracts to Swiss Armed Forces at 26.
- ➔ Sold to Swiss nuclear power plants at 29.
- ➔ Project Lead at Credit Suisse – CMMI Level 2 implementation.
- ➔ Rolled out the first global web-based PM training at CS.
- ➔ Built and deployed Squilio from idea to live in 10 months.



CO-FOUNDER & PRODUCT LEAD

Namah Marent

Owns partner deployment and rollout at scale.



TECHNICAL ARCHITECT

Ritesh Kedar

Owns core infrastructure & platform scalability.



PRODUCT ENGINEERING & UX

Himanshu Kaushik

Owns implementation and partner integrations.

Cashback is the entry.

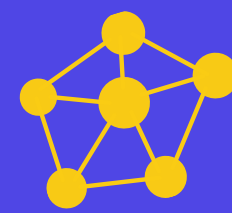
The economic operating system is the goal.



THE HORSE

Cashback at every transaction.

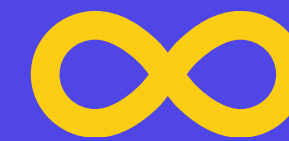
Squilio enters each ecosystem as automatic cashback. For brands. For users. Live infrastructure – already deployed.



THE NETWORK

Co-branders interconnect.

Value flows between partners. Local merchants. Associations. Insurers. SaaS platforms. One allocation engine – many entry points.



THE VISION

A parallel economic layer.

Every purchase generates value owned by the people who created it. P2P. Financial autonomy. Built transaction by transaction.

CHF 250k first close. CHF 750k total round.

Convertible loan. 20% discount. CHF 3M valuation cap. 15-18 months runway.

TRANCHE 1 - FOUNDATION

CHF 250k

First scaled co-brander live.
Legal entity (AG). Compliance.

Trigger: signed deployment with first multiplier partner.

TRANCHE 2 - AI LAYER

CHF 250k

Conversational purchase via
WhatsApp. Onboarding 36h → 3min.

Trigger: first scaled co-brander hits revenue threshold.

TRANCHE 3 - GERMANY

CHF 250k

Multiplier partners across
DACH border. Germany rollout.

Trigger: AI layer live + first German partner signed.

System is live. Transactions are running. First partners deployed.

Replication is proven. Now we scale it.

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